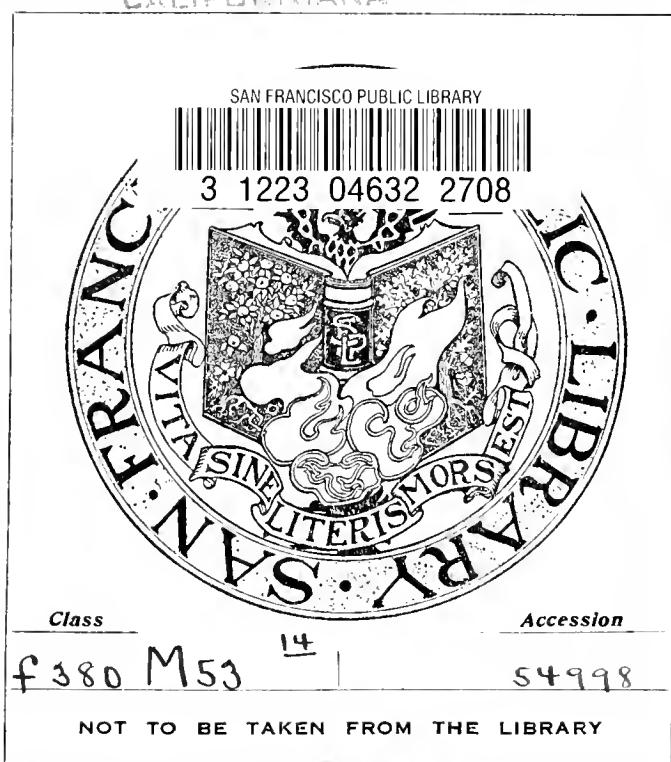




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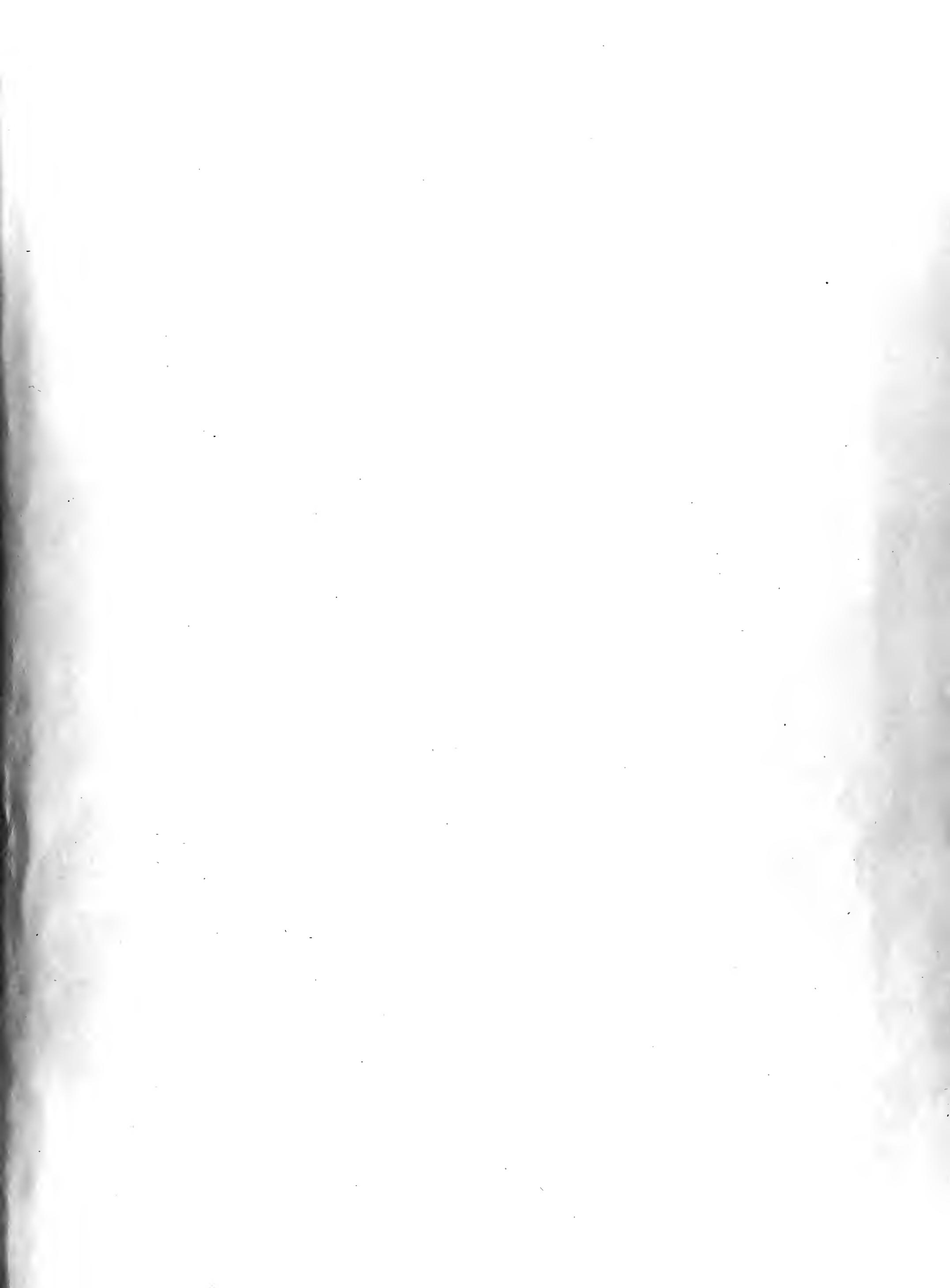
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Merchants' Association

54998

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

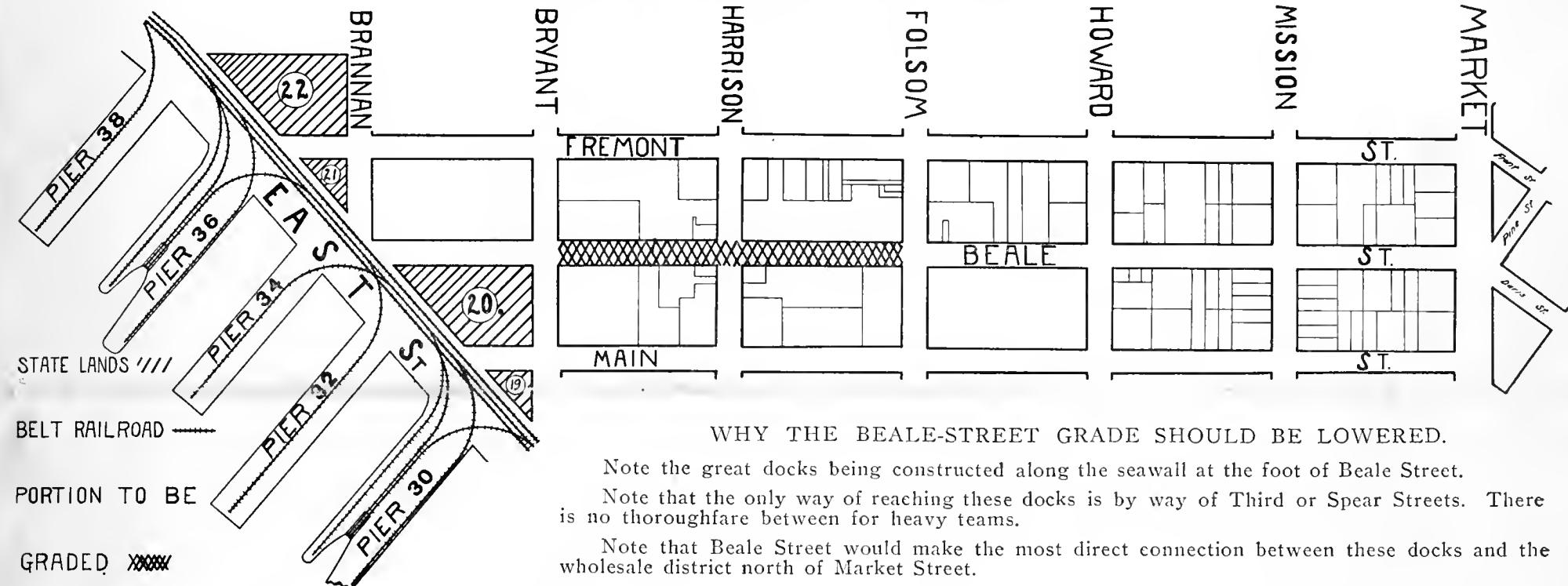
VOL. 14

SAN FRANCISCO, CAL., SEPTEMBER, 1909

No. 157

LOWERING BEALE STREET GRADE IS RECOMMENDED BY THE BOARD OF WORKS

City Engineer Reports in Favor of the Proposal of the Merchants' Association for Cutting a New Thoroughfare to the Mail Docks.



WHY THE BEALE-STREET GRADE SHOULD BE LOWERED.

Note the great docks being constructed along the seawall at the foot of Beale Street.

Note that the only way of reaching these docks is by way of Third or Spear Streets. There is no thoroughfare between for heavy teams.

Note that Beale Street would make the most direct connection between these docks and the wholesale district north of Market Street.

changes indicated in the annexed schedule are recommended. Respectfully submitted,

MARSDEN MANSON, City Engineer.

The Plan in Detail.

The annexed schedule reads:

To Change and Establish Grades—On Beale Street at the crossing of Folsom Street at 10 feet, the same being the present official grade.

On Beale Street at the crossing of Harrison Street, to be lowered 35 feet and established at 5 feet for Beale Street and that the crossing remain as it is at 40 feet for Harrison Street.

On Beale Street at the crossing of Bryant at base, (the same being the present official grade).

On Beale Street between Folsom and Bryant Streets to be changed and established to conform to true gradients between the grade elevations above given therefore.

The Engineer's report and the recommendation of the Board of Works, have been referred to the Street Committee, and will receive its attention immediately.

In the meantime the Association continues to receive the thanks of property owners, and the encouragement of other San Francisco commercial bodies that have the welfare of their City at heart. Many of them have already endorsed the project, such as the Chamber of Commerce, the Shipowners' Association, the South of Market Street Improvement Association, the Draymen's Association, and the Real Estate Board. Last

month the Board of Trade joined in the movement by adopting and forwarding to the Supervisors resolutions expressing their strong support.

The Volume of Traffic.

The importance of the proposal as it affects Mail Dock traffic alone is apparent from the following table furnished at our request by Mr. Schwerin, showing the number of people and the amount of freight per month that must move to and from this section by some route, and is at present compelled to take the round-about way of Spear Street or Third:

	Pass. in.	Pass. out.	Fgt. in. tons.	Fgt. out. tons.
Pier 40, San Francisco & Portland Steamship Co.....	1000	800	7500	6527
Pier 40, Pacific Mail Panama Line	105	140	6200	4100
Piers 42 and 44, Pacific Mail Trans-Pac. Line and Toyo Kisen Kaisha	800	1100	19,000	7200
Total Passengers and Freight handled monthly, all three docks (average)	1905	2040	32,700	17,827

In the vicinity of the docks mentioned in the above table the State is constructing

Endorsement of the City Engineer.

San Francisco, Aug. 5, 1909.

To the Honorable, the Board of Public Works of the City and County of San Francisco.

Gentlemen:—In the matter of the petition No. 6292 of the Merchants' Association of this City of date July 19, 1909, for a change of grade on Beale and Harrison Streets, I respectfully report:

This matter has been investigated and it has been found desirable to change the grades as given in the annexed schedule. These changes will enable the railroads now reaching the section of the City south of Brannan Street to reach the important distributing points along Beale Street as far north as Market Street, and will be the beginning of a much desired improvement by bringing into use the very extended area covering some one and a half square miles west of Rincon Hill and as far north as Nineteenth Street. For these reasons and those set forth in the petition of the Merchants' Association, the

THE STREET CLEANING PROBLEM AS IT AFFECTS SAN FRANCISCO

Valuable Report by the Association's Engineer Shows What Could Be Done to Improve Methods in Use at Present.

An exhaustive report on street cleaning in San Francisco, with a comparative statement of methods used elsewhere, has been prepared by the engineer for the Merchants' Association, Mr. H. A. Campbell. The investigation was made at the request of the Association's Committee on Street Improvement, with a view to recommending improvements in the San Francisco practice if possible, and contains some valuable suggestions.

Much laxness is found on the part of the people themselves, whose careless habits with papers, packing material and similar trash, make the work of the street cleaning department harder and more costly than it should be. There are laws against littering the streets with such material, but they are not enforced and people are not even warned by the police not to violate them.

Hand Work is Best.

Hand work by the block system is the best method of sweeping. Generally speaking, a machine will not clean as thoroughly as a hand patrol, but may be cheaper where labor is high.

Both methods, however, fail to give ideal results, as they leave behind a fine dust, which is very objectionable. This has led to the development of flushing by fire hose or flushers, but only sheet asphalt, or block pavements laid in tar or cement grout, can be flushed without injury. By allowing the dirt to go into the sewers the cost of hose flushing can be kept down to about the cost of hand sweeping. In Paris, where the sewers are very large, they have flushed dirt into them for years without harm. The sweepings have little value as manure.

Salt water is more effective than fresh for sprinkling, and a good deliquescent salt solution is better than either.

On the subject of cost the report says:

The Street Cleaning Department maintained approximately the following staff for the last fiscal year:

1 Superintendent @ \$2400 a year.
7 district foremen @ \$120 a month.
5 dump foremen @ \$3.50 a day.
2 bunkermen at Santa Fe bunkers @ \$100 a month.
1 watchman @ \$90 a month.
20 foremen sweepers @ \$3.50 a day.
125 sweepers @ \$3.00 a day.
24 2½ cubic-yard wagons, team and driver hired @ \$6.50 a day.
30 2½ cubic-yard wagons, owned by City, team and driver hired @ \$6.00 a day.
4 teams for three sweepers and 1 sprinkler, hired @ \$6.00 a day with driver.
15 teams for sprinklers, hired @ \$6.00 a day with driver, for average of 200 days a year.
7 buggies for foremen @ \$45.00 a month from a separate fund.

Incidental Expenses.

With this force there is required about \$10,000 for materials and supplies; \$2,000 for repairs to wagons and sprinklers; \$4,000 for dumping charges for 16,000 loads delivered at Santa Fe bunkers; and \$6,000 for S. V. water. The expense of keeping the above force in the field continuously would amount to a greater sum than that allowed for the work last year, namely, \$250,000, so it is obvious that the whole force was not at work continuously throughout the year.

The first thing noticeable in the above schedule is the abnormally high wage rate paid for labor. The general rate paid in Eastern cities for similar

work is \$1.50 per eight hour day, and in New York the rate is \$2.19 and is there considered extremely high. These rates are but 50% and 73% of the local rate, and the excessive local rate demands serious consideration when it is realized that labor comprises approximately 66½% of the total cost of cleaning. There is now and will be for a long time to come an abundant supply of labor available at 20 cents per hour and if the street sweepers were given a reduced but liberal wage of \$2.25 a day, sufficient saving would be made to make it possible to put on about 30 to 40 more sweepers and 8 to 10 more wagons, and thus give the superintendent extra men and wagons, that he claims are necessary to keep the City well cleaned.

What is Needed.

The superior condition of East Street is ascribed to the fact that it is cleaned by contract, and sprinkled with salt water.

The engineer recommends:

First:—The Street Cleaning Department is managed as a department under the control of the Board of Works, with its own Superintendent whereas it should be a part of the Department of Engineering and thereby receive the benefit of the advice and direction of the City Engineer. It would still be under the Board of Works.

Second:—Steps should be taken to increase the efficiency of the force by giving the Superintendent authority to readily discharge an employee for cause, the vacant place to be filled by the next available applicant on the Civil Service list. Such a step as this would not be radical and closely follows the Federal Civil Service rule. Also, the force should be uniformed for the sake of protecting the men and allowing them greater safety while at work; and also for the benefit of the public, who would then have some idea as to the extent of the work and how it is performed. Men in uniform would not be inclined to loaf. It is almost a universal practice to have street sweepers uniformed, and it should be done here.

Revision Downward.

Third:—There should be a reduction in wages from \$3.00 to \$2.25. This reduced rate practically gives a bonus of \$0.50, as common labor now commands but \$0.20 per hour. The present scale of wages was created to meet special conditions that no longer exist, and wages and the cost of living are now more nearly normal than for many years past.

Fourth:—There should be a very considerable revision of the cleaning and sprinkling schedule as the present schedule is altogether too ambitious and not possible of proper execution with such appropriations as are available at date. Particular attention is drawn to a lack of uniformity in results obtained in parts of the Western Addition and the Mission. The Superintendent does not provide special crews whose work is to clean gutters and streets at points that become dirty more than at others, nor are there any paper gangs to pick up paper and other forms of litter that are so unsightly. A judicious use of such gangs and crews will make a good showing and tidy up the City to an astonishing degree.

The sprinkling schedule is generally impracticable as a very large percentage of the total area sprinkled is gone over but twice daily, and this is effective on but a very few blocks. It is claimed that there is not money available for a thorough use of the chloride preparation over the entire area sprinkled, but it should be resumed in the retail district and extended to the produce district, and part of South of Market and to the remaining areas sprinkled so far as possible.

Fifth:—Daily, weekly and monthly reports should be made on a form as outlined above, so that the Superintendent can keep close watch on the cost of the several kinds of work, and so that the public might be likewise informed. Reports as made at present are practically valueless.

If the above proposed changes can be made, there will be a marked and immediate improvement in the work done by the Department of Street Cleaning, and without increased cost to the City.

CENSUS BUREAU REPORTS ON INDUSTRIAL DISTRICTS

Shows Population and Manufactures of Thirteen Large Cities, Including Their Suburbs.

The Merchants' Association has received from Hon. E. Dana Durand, Director of the Census, Special Bulletin No. 101 of the Bureau of the Census, entitled "Industrial Districts, 1905." This is a report on the population, manufactures and area of thirteen of the most important cities in the United States, including such portions of their important suburbs as are industrially connected with them.

This is in line with the request made by the Merchants' Association, following the suggestion of Mr. John Chetwood, and endorsed by various commercial bodies throughout the United States, that the 1910 census should feature our principal cities as population centers and industrial districts, in addition to giving statistics covering only the cities themselves.

In his letter of transmittal, the Director of the Census states: "The development of the telephone, electric railway, and other means of transportation and intercommunication has to a great extent done away with the necessity of close physical association in industrial enterprises; therefore the increase in our urban population and industries is in many instances due to the development of the suburbs of the cities rather than to the growth within corporate limits. Under these conditions the publication of the statistics for population and industries included within the corporate limits of the city often conveys an erroneous idea of the importance of the district in which the city is located."

The Director further states that in order to perfect the method to be followed in the preparation of a similar bulletin for the 1910 census, it is desired at this time to obtain the benefit of suggestions and criticisms from commercial organizations and others and that any such suggestions, addressed to the Director of the Census, will receive careful consideration.

SAN FRANCISCO CLEARINGS LEAD THE WHOLE COAST

San Francisco clearings are growing steadily, and are approaching the aggregates of the days before the fire. For the week ending August 19th, they show an increase of 14.2 per cent over those of the corresponding period last year, and exceed in volume those of Los Angeles, Seattle, Tacoma and Portland, Ore., combined. Here are the figures:

San Francisco	\$40,575,000
Los Angeles.....	\$13,921,000
Seattle	12,205,000
Tacoma	3,624,000
Portland, Or.	7,579,000
	\$37,329,000

Balance \$ 3,246,000

This balance is nearly as large as the clearings of Spokane, which, for the same period totaled \$4,045,000.

There is now a law in this City making it a misdemeanor for anybody to have a ground squirrel in his possession. It is vitally necessary that this law be enforced and that public sentiment assist the enforcement of it.

TUBERCULOSIS CLASS WORK IN THE SAN FRANCISCO POLYCLINIC

Endowment is Needed for a Sanitorium Where Those Afflicted Can Be Taught and Helped to Cure Themselves.

By PHILIP KING BROWN, M. D.

The very unsatisfactory handling of cases of consumption among the poor through charitable clinics has been long recognized. The prevalent idea among people that consumption can be best treated by medicine, and that all that one needs is a proper cough mixture, is one of the chief handicaps in this work. The general similarity of the cases, the tardiness with which they apply for help, the generally unhygienic environment in which they live, the necessity of continuing at some occupation as a means of livelihood, and the hitherto atrocious care offered them by municipal authorities, are all things which have operated to make the problem of a consumptive an extremely difficult one.

San Francisco Conditions.

With the advent in San Francisco of the changed conditions following the fire, the poorer homes and less hygienic surroundings, the irritating dust of the burnt city and the more crowded working-quarters were distinct influences toward increasing the prevalence of consumption. Most opportunely the Associated Charities, through the Relief and Red Cross Association, took a special interest in this disease, and provided a separate ward for the care of consumptives at the County Hospital. The Board of Health and the hospital authorities have co-operated to make this ward and its work more and more effective. A society has been organized for the special purpose of studying the conditions under which tuberculosis exists here, and to assist in fighting the disease.

Part of this work has been the establishment of a special clinic for tuberculosis cases. In addition, there has been in existence for nearly a year a separate clinic for tuberculous cases in the San Francisco Polyclinic. It is from the patients who present themselves for care at this clinic that the Tuberculosis Class is formed.

Class work with tuberculous cases was first proposed by Dr. Chas. Minor of Asheville, North Carolina, who took the ground that tuberculosis could not be treated medically out of existence, but that people could be educated to the point of treating themselves, so that they would have the greatest chance of recovery if they acquired the disease, and that they should not be a source of danger to others while they had it.

What Class Work Is.

This educational idea Dr. Minor carried out in his own work. He obliged his patients to keep very careful records of everything they did during the day—how much sleep they had, how good the appetite was, how much extra food they took, what happened to upset them in any way, how many hours they spent out of doors, and how much work they did. By tabulating all of these facts, together with the records of pulse, temperature and weight, he was able to show them graphically what things influenced them favorably, and what things unfavorably.

He educated them by comparing the charts of various cases, proving to the patient who did not sleep out of doors what

advantages there were in this by the charts of patients who did.

It was his plan to select the most favorable cases and to enter them into a sort of competition in getting well most rapidly.

The idea was taken up by Dr. J. H. Pratt in Boston, and with the support of the Emmanuel Church in Boston, the class work was begun. Dr. Pratt did an especially fine piece of work, inasmuch as he gave to it not only a great deal of time and thought, but he superintended personally all the details until the work was well established.

The class was made up of twenty-five patients, who reported once a week at a certain hour. At this meeting the statistical data of the past week was gone over, a visiting nurse presenting the main facts on a blackboard. A patient who has gained the greatest number of pounds receives special commendation, and the method that has been pursued in that case is made the subject of discussion. The difficulties to be overcome in outdoor sleeping are discussed, and the more timid ones among the patients are encouraged to give it a fair trial.

It will readily be seen that if the most favorable cases are selected a very optimistic influence is exerted by this class method. The patients, when they are finally cured, are extremely valuable influences in the communities in which they live. They have been cured in every case in their own homes, and, as the problem of tuberculosis is infinitely too large to be handled in sanatoria, it will be readily seen that an extension of the class plan must come into existence before any great check is put upon this disease.

Necessary Expenses.

The expenses of the class are not alone the support of a visiting nurse, who makes, if necessary, daily visits to each member of the class, in order to insure the accurate carrying out of all details, but include the study of the social conditions of the patient, and the occasional providing of means of support for the patient during the return to health. This may be through the lending or giving of money, the buying of such necessary things as milk and eggs, the building of outdoor sleeping platforms, or possibly putting the patient in touch with some charitable institution which will provide for the children during the period of incapacity of one of the parents. The class work in Emmanuel Church costs about \$100.00 a month.

After a study of methods pursued in various clinics that care for tuberculous cases, the necessity of giving the class method a trial seemed so great that it was not difficult to find a person willing to meet the initial expense of the class. Mrs. Joseph P. Chamberlain agreed to give the first \$1200.00 for the first year's work. Dr. Louis S. Mace, who has been the special assistant in the tuberculosis work of my polyclinic service, agreed to superintend the preparation and administration of tuberculin to suitable cases and Dr. Harry Wiel to assume the responsibility of the Tuberculosis Class meetings. The special tuberculosis clinic is still main-

tained, as a very large number of the cases are not suitable for class treatment; but early in April a number of the most favorable ones were separated out, and the class, under Dr. Wiel's direction, was formed.

Personal Qualifications.

Two things operated to make the work a success from the start, in spite of the many unforeseen difficulties that have kept cropping up. Dr. Wiel has not only the scientific interest, but a very abundant supply of personal magnetism and force. He has taken up the work as an enthusiast and an optimist, and these qualities have served as an inspiration to the patients, so that the meetings are looked forward to by the patients as really most enjoyable occasions. The nurse, Miss Deuprey, who does the visiting work, has contributed to this enthusiasm in no small way, and it is quite evident from visits to the patients that a large part of their confidence is due to the sustaining influence which her cheerful visits have upon them. I am absolutely convinced, from the success thus far of the Polyclinic Class, and from visits to nearly every tuberculosis class in the country, that great success is to be looked for only when the qualities which work favorably for us, are made requisites in the physicians and nurses who have charge of the work. Everyone who has visited Dr. Pratt's first successful class speaks of the wonderful influence of his happy enthusiasm.

The Present Outlook.

To pass over the obstacles we have met would hardly be fair. The chief one has been due to the unsettled state that has existed among the working people in San Francisco during the past year of financial depression. We find that our \$100 a month is not going to carry us through. We are assisting in the supplying of milk and eggs to a large number of people, helping with the purchase of a sewing-machine for one mother of a large family so that she may earn a little money, buying a good deal of lumber for the building of out-of-door sleeping-porches, purchasing tents, and employing helpers to do a certain number of days work for the invalid mother of one family,—and so on.

Quite without solicitation, additional money has been forthcoming from sources too numerous to mention in this brief report. At a suitable time a list of the contributions will be made out. In spite of the cost, however, the outlook is certainly hopeful, and could we get hold of the earlier cases of consumption and care for them by the method pursued in the class work, I am convinced that we could do with tuberculosis what has been done with many another of the once dreaded contagious diseases.

Co-operation with the Associated Charities through our visiting nurse has prevented our being drawn upon by people who were unworthy or who have not needed financial help. It has assisted also in bringing the tuberculosis work in San Francisco

Meyer, Frederick H., Humboldt Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Reid Bros.....Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co.....
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California Art Glass B. & C. Works..
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ART GOODS.
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Sanborn, Vail & Co.....847 Mission
Schussler Bros.....1218 Sutter
Vickery, Atkins & Torrey.....1744 Calif.

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Lowe, J. W.....7 Spear

ARTESIAN WELL TOOLS.
American Tool Works.....109 Mission

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Johns, H. W., Manville Co.....
.....127 New Montgomery

ATTORNEYS-AT-LAW.
Bancroft, Philip.....Monadnock Bldg.
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Feigenbaum, Sanford, Merch. Ex. Bldg.
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Heller, E. S.....Union Trust Bldg.
Houghthon & Houghton, Merchants Ex.
Hutchinson & Hutchinson.....Call Bldg.
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Keyes, A. D.....Humboldt Bank Bldg.
Kierulff, T. C.....Foxcroft Bldg.
Lake, Frederick B.....2008 Lyon
McNab, Gavin.....
.....1208 Metropolis Bank Bldg.
McCUTCHEON, Edw. J.....Merchants Ex.
Montague, H. B.....250 Montgomery
Morrison, Cope & Brobeck.....
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Naylor, Chas. E.....324 Merchants Ex.
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Peixotto, Edgar D.....Russ Bldg.
Scheeline, S. C.....417 Montgomery
Son, Chas. A.....837 Mission
Smith, Sidney V.....Merchants Exchange
Thomas, Gerstle, Frick & Beedy.....
.....310 Sansome

AUCTIONEERS.
Chase, Fred H. & Co.....478 Valencia

AUTOMOBILES.
Leavitt, J. W., Co.....300 Golden Gate
Pioneer Automobile Co.....901 Golden Gate

BAGS, BALE ROPE & BURLAP.
Bemis Bros. Bag Co., Sansome & Vallejo
Schmidt, Johann.....119 Drumm

BAKERIES.
California Baking Co., Eddy & Fillmore
Young & Swain Baking Co.....1433 Devisa

BANKS & BANKERS.
American National Bank.....
.....Merchants' Exchange Bldg.
Anglo and London-Paris National
Bank.....Pine and Sansome
Anglo-California Trust Co.....
.....16th & Mission
Bank of California.....422 California
Bank of Italy.....552 Montgomery
Batchelder, Geo. A.....
.....First Natl. Bank Bldg.
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Central Trust Co.....Sansome & Market
Citizens' State Bk. 1051 Monadnock Bldg.
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German S. & L. Society.....526 California
Hibernia S. & L. Soc., McAllisr & Jones
Humboldt Savings Bank.....785 Market
International Bank'g Co., Mills Bldg.
Italian-American Bk. Montg. & Sacto.
Marine Trust and Savings Bank.....
.....100 Market
Mechanics Savings Bank.....
.....Mason and Market
Mercantile Trust Co. of S. F.....464 Cal.
Meyer, Daniel.....Pine & Sansome
Mission Bank, The.....16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bk. of S. F.....708 Mkt.
National Bank of the Pacific, Call Bldg.
Russo-Chinese Bank.....117 Montgomery
Rollins, E. H. & Son.....
.....First Natl. Bank Bldg.
Savings and Loan Society.....101 Montg.
San Francisco National Bank.....
.....450 California
S. F. Savings Union.....Montg. & Cal.
Seaboard Bank.....101 Market
Security Savings Bank.....316 Montgomery
Swiss-American Bank.....1332 Fillmore
Union State Bank.....Monadnock Bldg.
Wells-Fargo-Nevada National Bank
of San Francisco, Union Trust Bldg.
Western National Bank of San Fran-
cisco.....Powell & Market
Yokohama Specie Bank.....115 Sansome

BARBERS' SUPPLIES.
Deckelmann Bros.....162 Turk

BEEF BOTTLED.
Blue and Gold Bottling Co.....2745 16th
Fredericksburg Bot. Co.....18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING - LEATHER.
Cook, H. N., Belting Co.....317 Howard
Heins, Alex., Belting Co.....2413 Harrison

BOILER WORKS.
Eureka Boiler Works.....57-59 Mission
Keystone Boiler Wks.....Main & Folsom

BOLT MANUFACTURERS.
Payne's Bolt Works.....133 Howard

BOOK BINDERS.
Hicks-Judd Co., The.....270 Valencia
Malloye, F. Co.....251 Bush
Phillips, Wm. R., Co.....714 Sansome

BOOKS AND STATIONERY.
Cunningham, Curtiss & Welch.....655 Mkt.
Elder, Paul.....239 Grant Ave.
Robertson, A. M.....222 Stockton
San Francisco News Co.....747 Howard
Whitaker & Ray Co.....770 Mission

BOOTS AND SHOES.
Cahn, Nickelsburg & Co.....557 Mission
Heim, F. L.....156 Powell
Koenig Shoe Co., The.....Kearny & Post
Mauzy & Reid Shoe Co.....587 Mission
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co.....825 Market
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Rosenthal's, Inc.....151 Post
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Sommer & Kaufman.....836 Market
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Mattoon & Co.....516 Battery
Swayne, Hoyt & Co.....412 Battery

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BROKERS—MERCHANDISE AND GENERAL.

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Page Bros.....414 Montgomery
Tozer, R. M.....868 Clayton

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Irvine, James.....Crocker Bldg.
Politzer, Alex.....1810 Fillmore
Pollitz, Edw., & Co.....419 California
Tolitz, Jos. E.....339 Bush

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Mission Savings Bank.....2631 Mission
Mutual Savings Bk. of S. F.....708 Mkt.

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Wells-Fargo-Nevada National Bank
of San Francisco, Union Trust Bldg.

Western National Bank of San Fran-
cisco.....Powell & Market
Yokohama Specie Bank.....115 Sansome

BUTCHERS.

Bacus, R. T.....Haight & Shrader
Bayle-Lacoste & Co., California Market

Clayburgh & George.....333 Kearny
Decourtieux, A., California Market
Finke, Fred H.....10 East
Herman, Benj., & Son, Bush & Franklin
Meyers, J., & Co., California Market
Miller & Lux.....
.....Merchants Exchange Bldg.
Patek, F., & Co.....916 Larkin
Roberts, W. F.....2849 California
Schweitzer, J., & Co.....1412 Bush
Taaffe, Wm., & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.
Pac. Butchers' Sup. Co.....211, 215 Fourth

CAN MANUFACTURERS.
American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.
Cal. Canneries Co.....18th & Minnesota
Cal. Fruit Canners' Ass'n.....120 Market
Golden State Asparagus Co.....16 Calif.
Hunt Bros. Co.....112 Market
Spanish-American Food Co.....180 Erie

CAPITALISTS.

Bishop, Chas. R.....Berkeley
Borel, Ant., & Co.....Montg'y nr Sac'to
Brittan, N. J.....San Carlos
Dean, W. E.....818 Kohl Bldg.
Delger, Edward F.....
.....Delger Bldg., 6th and Market
Fontana, Mark J.....120 Market
Hopkins, E. W.....354 Pine
MacKay, Clarence H.....New York City
Martin, Walter S.....702 Call Bldg.
Moore, A. A., Jr.....15 Second
Payot, Henry.....918 Ellis
Phelan, James D.....Phelan Bldg.
Pope, Geo. A.....1014 Kohl Bldg.
Smith, F. M.....Albany Block, Oakland
Spring Valley Water Co.....375 Sutter
Thomas, H. W.....268 Market
R. R. Thompson Estate Co.....
.....Merchants Exchange Bldg.
Whitney Estate Co.....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred, & Son.....First & Howard

CARPENTERS AND BUILDERS.

Healey & Gillespie.....714 Market
Miller, Geo. E.....710 Montgomery
Murray, S. C.....1225 Fell

CARPETS.

Hulse-Bradford Co.....986 Mission
Walcom, Geo., Co.....637 Turk
Walter, D. N. & E., Co., Sac. & V. Ness

CARPET CLEANING WORKS.

Spaulding, J., & Co.....989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co., B'way & Polk
United Carriage Co.....314 Natoma

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B., & Co.....732 Brannan
Larkins & Co., Guerrero, bet. 14th & 15th
Schindler, H. B., & Co.....172 Spear
Studebaker Bros., Mfg. Co.....
.....Mission & Beale

Wm. Wertsch Co.....24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T.....
.....1003 Claus Spreckels Bldg.

Lamson Consolidated Store Service Co.

.....1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F....
.....38 Clementina
National Cash Register Co., 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con....

.....Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
CemeteryGrant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
.....725 Howard

CHAMPAGNE.

Greenway, E. M.....Kohl Bldg.

Kessler, G. A., & Co., 1009 Phelan Bldg.

CHARCOAL.

Pacific Guano & Fertilizer Co., The..

.....268 Market

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Heiman Co., 576 Mission

CHEMISTS.

Curtis, J. M., & Son.....108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co., 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E.....356 California

Weule, Louis, Co.....6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E., & Co.....
.....Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M., & Co., 201 Montgomery
Bonquet-Cohn Cigar Co.....30 Front
Ehrman Bros. & Co.....134 Front
Gunst, M. A., & Co., California & Front
Heyneman, Herman, & Son, Inc.....
.....325 Davis

Judell, H. L., & Co.....20 Front
Lane & Connally.....26 Front
Ordenstein, Max.....2121 Devisadero
Pollak, Arnold, 309 Merchants Ex. Bldg.
Schoenfeld, J., & Co., 516-518 Wash.
Willard Bros.....316 Battery

Wolf, Edward, Co.....161 California

CIGARETTE MANUFACTURERS.

Bollman, John, Co., Battery & Commerce'l

CIRCULAR DISTRIBUTORS.

Weil, Wm. M.....27 Stevenson

CLOAK AND SUIT HOUSES.

Cailleau, Armand, Inc.....
.....Grant Ave. & Geary

Golden Gate Cloak & Suit House.....
.....Market, near Jones

Gould, Sullivan & Co.....253 Post

Heilbronner, L.....923 Market

Meyer Cloak & Suit House.....
.....114 Sansome

Ransohoff, L.....1655 Van Ness Ave.

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Scatena, L. & Co.....104 Washington
Schultz-Hansen Co.....330 Drumm
Schwartz Bros.....701 Union Trust Bldg.
Sloss, Louis, & Co.....310 Sansome
Southern Pac. Mill. Co.....930 Merch. Ex.
Von Husen & Co.....400 Davis
Vanvalves, M. D.....117 Washington
Welbanks & Co.....224 Drumm
Welch & Co.....244 California
Western Creameries Co. Cal. & Davis
Wetmore Bros.....450 Front
Wolff, Wm., & Co.....52 Beale
Wolf & Sons.....245 Drumm
Wolfen, Max & Co.....421 Front

CONFECTIONERS.

Blum, S.....California & Devisadero
Demartini, L. Supply Co. Front & Pine
Gruenhagen Bros.....1610 Van Ness Ave.
Haas, Geo., & Son.....770 Market
Lechten Bros.....1242 Devisadero
Maskey, Frank.....Kearny, near Market
Rhine, Henry, & Co.....19th & Bryant
Townsend, W. S.....117 San Jose Ave.

CONTRACTORS.

City Street Improvement Co.....
Merchants Exchange Bldg.
Clinton Fireproofing Co.....
.....841 Monadnock Bldg.
Hausen, F. L.....127 Montgomery
Penny, Isaac.....Hotel St. Francis
Ransom Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co.....103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard.....518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons.....779 Market
Masow & Morrison 518 Monadnock Bldg.

COOPERS.

California Barrel Co.....22nd & Illinois
Carl Cooperage Co.....54 Boardman
Woerner, David, (Est. of) 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W.1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co.....728 Mission

COTTON GOODS.

California Cotton Mills Co.....Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am, C. & G. Co.....46 Beale
Cowen-Heineberg Co.....527 Market
Nathan-Dohrmann Co. Stock'n & Geary
Schloss Crockery Co.....17-19 Beale

CRUSHED ROCK.

Gray Bros.2nd & Mission

CURIO DEALERS.

Hettrich, A. L., Co.....508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Platt, Frank L., D. D. S.Geary & Powell

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th
Prager'sMarket & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 46 Sutter
Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co. 134 Sansome

DOORS AND WINDOWS.

California Door Co.43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co. 97 Sacramento

Cartwright Draying Co.Main and Mission

Dore & Co.140 Bush

Emmons, G. W.438 Market

Farnsworth & Ruggles.109 Davis

McNab & Smith.38 Davis

Overland Freight & Trans. Co.35 2nd

Pierce-Rodolph Storage Co. 1450 Eddy

Rode, C. B., & Co.102 Pine

Strauss, K.130 Pine

Teele & Co.764 Clay

Western Trans. & Strige, Co. 205 Front

Wilson Bros. Co.14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co.255 California

Giffin & Skelley Co.16 California

Guggenheim & Co.Sac'to & Davis

Otzen Packing Co.423 Drumm

Phoenix Packing Co.16 California

Rosenberg Bros. Co.153 California

DRUGGISTS.

Ayers, Edw. N.1108 Van Ness

Baer Drug Co.722 Market

Boericke & Runyon.140 Powell

Broemmel, J. G. B.2501 California

Clinton, Dr. C. A.29th & Mission

FOOD CEREALS.

Pacific Cereal Ass'n.Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co.307 Crocker Bldg.

FRUITS AND VEGETABLES.

Omey & Goetting.California Market

FURNITURE.

Bateman, Wm.1913 Bryant

Breuner, John, Co.1451 Van Ness

Cordes Furniture Co.1537 Bush

Eastern Outfitting Co.1970 Mission

Fredericks, J. Co.815 Ellis

Friedman, M., & Co.O'Farrell & Polk

Gullixson Bros.2086 Market

Indianapolis Furniture Co.833 Mission

Kreiss, L., & Sons.Van Ness & Sutter

Lavenson-Schlüter Co.227 Post

Moore, Harry J., Furn. Co.40 O'Farrel

Plum, Chas. M., & Co.314 Sutter

Redlick-Newman Co.2200 Mission

Sloane, W. & J., Co.216 Sutter

Sterling Furniture Co.1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry, Co.Harrison & 16th

Wisconsin Furniture Co.

.....746 Phelan Bldg.

FURS.

Gassner, Louis.112 Geary

Liebes, H., & Co.1440 Van Ness Ave.

Wallace, Robert.126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.515 Market

Metropolitan Match Co.42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter.745 Mission

California Gas Fixture Co.357 Ellis

Day, Thomas, Co.725 Mission

Ickelheimer Bros. Co.441 Sutter

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son.211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.158 First

GAS GENERATORS.

Reichert, Theo.1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co.919 Monadnock Bldg.

GAS REGULATORS.

Gas Consumers' Assn.345 Haight

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co.15th & Folsom

Pacific Coast Glass Wks.7th & Irwin

GLOVES.

Moss, Geo. A.752 Market

GLUE MANUFACTURERS.

Burd, Wm., & Son.

.....308 Postal Telegraph Bldg.

California Glue Works.Merch. Ex.

GRAIN AND REANS.

Barnard & Bunker.149 California

E. L. Hansen.127 Montgomery St.

Whitaker, A. J.310 Clay

GRAVEL.

Bay Development Co.153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.

.....O'Farrell & Van Ness

GROCERS.

City of Hamburg Co., Inc.118 Oregon

Claussen, C.771 Capp

Cluff, Wm., Co.Spear & Mission

Dannemark Bros.Haight & Scott

De Bernardi, D., & Co.707 Battery

Getz, M., & Co.135-141 Main

Goldberg, Bowen & Co.1242 Van Ness

Levaggi, Granucci & Co., Inc.412 Front

Haas Bros.Sacramento & Davis

Hooper & Jennings.462 Bryant

Johnson Bros.Fillmore & Sacramento

Lennon, John A.918 Eddy

McCullough Co., M. A.154-156 Sixth

Meyer, A., & Co.136 Steuart

Newhauer, J. H., & Co.Davis & Pacific

Peters Bros.901 Cole

Rathjen Bros.272 O'Farrell

Rochdale Wholesale Co.228 Commercial

Rothschild, John, & Co.Spear & Market

Snook, James A., & Co.247 Davis

Stulz, Jos. A., Co.1931 Fillmore

Sussman, Wormser & Co.140 Spear

Tillmann & Bendel.Pine & Davis

West, Elliott & Gordon.500-504 Hayes

Wellman, Peck & Co.311-337 East

GUNS AND AMMUNITION.

Bekart, Phil B., Co.717 Market

Golcher Bros.513 Market

Shreve & Barber Co.1023 Market

Christensen & Goodwin.....241 Sansome
Commercial Union Assurance Co., Ltd. Sansome & Halleck
Connor, John.....43 S. Broderick
Davis, J. B. F., & Son.....Mont. & Sac'to
Dornin, John C.....Kohl Bldg.
Wm. A. Drennan.....604 Merchants Ex.
Duncan & Relifsch.....Sansome & Sac'to
Fireman's Fund Ins. Co., Cal. & Sansome
I. Gute.....306 California
Herold, Rudolph, Jr.....53 Post
Hilman, John R., & Son.....201 Sansome
Insurance Co. of N. A.....102 Battery
Kilgarif & Beaver.....Post & Grant Ave.
Liverpool & London & Globe Ins. Co.
.....441 California
London & Lancashire Fire Insurance
Co. 571 Sacramento
London Assurance Corporation.....
.....Sansome & Pine
Macdonald & Miles.....Russ Bldg.
Manheim, Dibbern & Co. 453-455 Mtgy.
McNear & Wayman.....Sansome & Sac'to
New Zealand Insurance Co.
.....343 Sansome
Pacific Mutual Life Insurance Co., The
.....Post & Grant Ave.
Pacific Surety Co. 401 Sansome
Palache & Hewitt.....430 California
Potter, Edw. E.....578 Sacramento
Preferred Accident Ins. Co. 704 Market
Queen Insurance Co. Pine & Sansome
Royal Insurance Co. Pine & Sansome
Rosenthal, Louis.....315 California
Sperling, Frank.....Claus Spreckels Bldg.
Stovel, C. J.....136 Leidesdorff
Travelers' Ins. Co. Monadnock Bldg.
Waniorek, M.....122 Sansome
Ward, C. H. 211 Sansome
West Coast Life Ins. Co. 348 Pine
Whitely, Henry M. 307 Merchants Ex.
Wilson, Horace.....407 Montgomery

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co. Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co. Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works.....Main & Howard
Morton & Hedley.....215 Harrison
Risdon Iron Works.....298 Steuart
Vulcan Iron Works.....604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mississippi
Taylor & Spottsworth Co.
.....343 Monadnock Bldg.
Woods & Huddart.....356 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T., & Co. 1465 Polk
Solomon, C. Jr. 314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros. 114 Sansome

JEWELERS.

Abrams, Henry M., Co. 717 Market
Andrews, A. 909 Van Ness Ave.
Baldwin Jewelry Co. 1261 Van Ness Av.
California Jewelry Co. 704 Market
Carrau & Green.....214 Kearny
Dinkelpiel, J. S. 150 Post
Dorrance-Battin Co. Chronicle Bldg.
Eisenberg, A. & Co. Post & Kearny
Glindermann, W. 818 Market
Greenzweig, Geo. & Co. 150 Post
Hall, A. I., & Son. 150 Post
HammerSmith & Co., Sutter & Grant Av.
Heringhi, Leo.....898 Steiner
Isaacs, Abe.....Phelan Bldg.
Judis, Alphonse, Co. 704 Market
Lehrberger, J. S., & Co. 704 Market
Mayer & Weinstenk.....717 Market
Nordman Bros. 150 Post
Radke & Co. Bush & Van Ness Ave.
Schussler, M., & Co. 704 Market
Shreve & Co. Grant Ave. & Post
Sorenson, James A., & Co. 715 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co. 1506 Sacramento

KNITTED GOODS.

Pfister, J. J., Knitting Co. 739 Market
Gantner & Mattern Co., Post & Grant Av.

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.
.....Grant Ave. & Sutter
Marks Bros. Commercial Bldg.
Magnin, L. & Co. Grant Ave. & Geary
Newbauer Bros. 37 Battery
Schwartz & Goodman.....879 Market
Paragon, The.....Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G. 2202 California
LAMPS.

Boesch Lamp Co. 1135 Mission
Bauer Lamp & Reflector Co. 528 Gough

LAUNDRIES.

La Grande Laundry Co. 234 Twelfth
Metropolitan Laundry Co.
.....1115 Harrison
National Laundry Co. 3911 Eighteenth
San Francisco Laundry.....1108 Turk
White Star Laundry.....385 Eighth

LAUNDRY MACHINERY.

Western Laundry Machinery Co.
.....58 Fremont
Troy Laundry Mach. Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co. 747 Sansome
Kohlborg & Co. 526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co. 431 Battery
Wagner Leather Co. Sierra Bldg.
Harpham & Jansen. 524 Washington
Kauffman, Davidson & Semmel. 137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co. 95 Market
Holmes Lime Co. 704 Market

LITHOGRAPHERS.

Britton & Rey. 215 Bay
California Lithographing Co.
.....Niantic Bldg.
Galloway Lithograph Co. 513 Howard
Olsen, O. E., Lithograph Co. 330 Jackson
Schmidt Lithograph Co. 2nd & Bryant
Union Lithograph Co. 741 Harrison

LIVERY STABLES.

Christensen, E. C., & Son. 1210 Valencia
Clemens, C. J. 316 Fulton
Kelly, Thomas, & Sons. Pine & Franklin
Pease, E. R. 1009 Valencia

LUMBER DEALERS.

Casper Lumber Co. 810 Kohl Bldg.
Collins, Geo. H. 502 California
Dodge, E. J., & Co. 16 California
Dolbeer & Carson Co. Merchants Ex.
Ford, Chas. D., Co. Merchants Ex.
Grays Harbor Commercial Co.
.....Foot of Third St.
Greenewald, Otto H.
.....901 Alaska Commercial Bldg.
Hammond Lumber Co. McHts Ex. Bldg.
Hihn, F. A., Co. Santa Cruz
Hobbs-Wall & Co. Fife Bldg.
Hooper, C. A., & Co. Balboa Bldg.
Hooper, F. P. & J. A. 110 Market
Howard, E. A., & Co. 20 Howard
Hume, G. W., Co. 268 Market
Independent Lumber Co.
.....Mutual Savings Bank Bldg.
Kruse, J. S. Twenty-third & Shotwell
Meyer, Adolph. 1510 Devisadero
Pacific Lumber Co. 16 California
Pope & Talbot. Foot of Third St.
Seymour & Elliot. 142 Townsend
Simpson Lumber Co. 112 Market
Slade, S. E., Lumber Co. 112 Market
Soule, John F. 112 Market
Standish Hickey Lumber Co.
.....Crocker Bldg.
Tacoma Mill Co. 310 Sansome
Templeman, Henry. 42 Market
Truckee Lumber Co. 1216 Flood Bldg.
Union Lumber Co. Crocker Bldg.
Van Arsdale-Harris Lumber Co.
.....Fifth & Brannan
Wendling, G. X. James Flood Bldg.
White, L. E., Co. Balboa Bldg.

MACARONI MANUFACTURERS.

Spivalo, C. R., Co. 956 Bryant
Podesta, L. R. 512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co.
.....523 Market
California Tool Works. 143 Beale
Compressed Air Machinery Co.
.....Jessie & Eckert
Cyclops Iron Works. 223 Main
Evans, C. H., & Co. 183 Fremont
Garratt, W. T., Co. Fremont & Natoma
Henshaw-Bulkley Co. 19 Fremont
Hewitt Machinery Co. 59 Second
Marwedel, C. W. 256 Ninth
Meese & Gottfried Co. 55 Main
Moore, Chas. C., & Co. 63 First
Pacific Tool & Supply Co. 402 Mission
Pennington, G. W., & Sons. 313 Folsom
Pierson, Roeding & Co. Monadnock B.
Sanitary Devices Manufacturing Co.
.....24 Montgomery
Union Iron Works. Potrero, S. F.
Young, A. L., Machinery Co. 28 Fremont

MANIFOLDING BOOKS.

L. A. Johnston, Salesman Pacific
Manifolding Book Co.
.....125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter. 561 Mission
Kigney, Thos. F. 1538 Market

MANUFACTURERS' AGENTS.

Alden, S. F., & Co. 2386 Green
Coates, A. H. 576 Mission
Eberhard, Geo. F., Co.
.....360-362 Fremont
Freer, Burr W. 717 Market
French & Linforth. Wells Fargo Bldg.
Hughson & Merten. 418 Market
Luscombe & Isaacs. 32 Battery
McLeod Mercantile Co. 143 Bush
Morgan & Allen Co. 717 Market
Robinson Bros. Third & Mission
Saleh, Geo. C., Co. 713 Mission
Simonds, S. F., Co. 111 Sansome
The Maydwell Co. 268 Market
Western Importing Co. 1934 Van Ness

MARBLE WORKS.

Musto, Jos., Sons-Keenan Co.
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Crescent Feather Co. 19th & Harrison
Hoey, John. Rhode Island & Alameda
McRoskey, L. H. 927 Market

MEN'S FURNISHING GOODS.

Berger, Nat. 1119 Fillmore
Berger, Sam. 1119 Fillmore
Bullock & Jones. Post & Kearny
Clift, Peabody & Co. How'd & Id. Ct.
Ellis, Milton & Co. 935 Van Ness
Dorey & Cunningham. 11 Market
Greenbaum, Weil & Michelis.
.....Mission, bet. 3d & 4th

HANSEN & ELTRICK.

.....Montgomery & California
Neustadter Bros. First & Mission
Rogerson, J. C. 1017 Valencia
Toggery, The. Montgomery & California

MERCHANT TAILORS.

Bernstein, Sam. 180 Sutter
Growall, W. L., Co. 704 Market
Jacobi, J. M., & Co. Sutter & Montg.
Lyons, Chas. 1472 Fillmore
Martin Bros. Humboldt Bank Bldg.
Reid, J., & Son. 833 Market
Steil, Henry, Co. 642 Market
Valentine, R. 189 O'Farrell

METAL WORKS.

Finn, John, Metal Works. 334 Second
Pacific Metal Works. 153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.

Columbia Dairy. 231 Franklin
Jersey Farm Co. 436 Eighth
Standard Milk Co. 3201 Sixteenth

MILLINERY.

Butler-Schultz Co. 731 Market
Hinz & Landt. 883 Market
Holm & Nathan. 86 Third
Muller & Raas Co. 833 Market
Spencer & Mitau. 930 Market

MINERAL WATERS.

Eggers, Chas., & Co. 118 Eureka
Shasta Water Co. 6th & Brannan
Witter Medical Springs Co., Room
411, Westbank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co., Mills Bldg.
Borun, W. B. 2550 Webster
Ralston, W. C. 368 Bush

MINING MACHINERY.

Woodbury, Geo. E. 238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co. 14 Sansome
Heineman, H. M. 1649 Bush
Samter, L., & Sons. 758 Mission

NEWS DEALERS.

Foster & Orear. Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W. 560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co. 837 Mission

NUT DEALERS.

Sunset Nut Shelling Co. 427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc. 674 Mission
Yawman & Erbe Mfg. Co. 712 Mission

OILS.

Porter, W. S. 2029 California
Standard Oil Co. 461 Market

OPTICIANS.

Bertling Optical Co. 186 Bush
California Optical Co. 181 Post

CHINN-BERETTA OPTICAL CO.

.....1557 Van Ness

HIRSCH & KAISER.

.....218 Post

KAHN, GEO. H.

.....34 Kearny

KAHN, HENRY, & CO.

.....644 Market

OVERALLS.

Armer, A. M., & Co. 760 Mission

OYSTER DEALERS.

Darbee & Immel. 188 Fillmore

Morgan Oyster Co., The. 614 Third

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Mitchell, Edw. H. 3363 Army
 Mitchell, J. H. 717 Market
 Recorder Printing & Publishing Co. 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co. First & Howard
 Plat Iron Works Co. 70 Fremont
 Price, G. W., Pump Co. 23 Stevenson
 Worthington, Henry R. 148 First

RAILWAY EQUIPMENT.

Livermore, Norman B., Co. Metropolis Bank Bldg

RATTAN WORKS.

Coulter's Rattan Works 1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros & Co. 251 Montgomery
 American Real Estate Co. 23 Mont'y Armstrong-Quatman Co. 227 Montgomery

Aronson Realty Co. 160 Sutter
 Babin, Landry C., Co. 423 Kearny
 Baldwin & Howell. 318 Kearny
 Bancroft, Paul. Bancroft Bldg.

Bay Shore Real Estate Co., Inc. 4392 San Bruno Ave.

Bew, Geo. E., Co. 129 Sutter
 Boardman Bros. & Co. 508 California

Bonfield, Jeffress & Ryan. 49 Post
 Bovee, Toy & Co. 111 Montgomery

Browne, R. S., & Co. 129 Sutter
 Burnham & Marsh Co. 56 Kearny

Bush, David, & Son. 217 Russ Bldg.

Clark, Curran. Russ Bldg.

Coffey, H. E. 1244 Masonic Ave.
 Cowden, J. B. 339 Montgomery

Crim, W. H., & Co. Monadnock Bldg.

Dibert & White. 656 Market

Easton, Wendell. 209 Monadnock Bldg.

Ehrenpfort, Wm. 801 Fillmore

Fisher, Chas. W. 304 & 305 Realty Bldg., 660 Market

Giselman, Wm., trustee. Russ Bldg.

Grady, John H. 151 Sutter

Harrigan, Weidenmueller & Rosen-

stern, Inc. 345 Montgomery

Healy & Gillespie. 244 Church

Hendrickson, Wm., & Co. Shreve Bldg.

Hensley-Green Co. 237 Mills Bldg.

Heyman, Oscar, & Bro. 113 Mont'y

Hoag & Lansdale. 243 Bush

Hooker & Lent. First & Market

Inverness Land & W. Co. 219 Montgomery

Joost Sons & Co. 16th & Guerrero

Kane & Co. 217 Montgomery

Kahn & Feder. 520 California

Keil Estate Co. 1209 Flood Bldg.

Langrebe, McNevin & Jones. 525 California

Levy, F. & A., Co. 241 Montgomery

Lichtenstein Bros. Co. 268 Market

Lincoln Realty Co. 925 Mills Bldg.

Lyon & Hoag. 636 Market

MacKenzie & Underhill. 106 Merch. Ex.

Madison & Burke. 30 Montgomery

Magee, Thos., & Sons. 5 Montgomery

Marston, Frank W., Col. Marston Bldg.

McElroy, R. D. 606 Phelan Bldg.

McGaw, John, & Co. 232 Montgomery

McMahan, Mabry. 412 Market

McMahon, O. L., & Co. 128 Sutter

Middleton, John. 789 Market

Moore, S. I. 815 Shreve Bldg.

Mooser & St. Germain. 155 Sutter

Oliver, P. B., & Co. 104 Montgomery

Partridge, John. 383 Monadnock Bldg.

Polito, John L. 2104 Market

Josselyn, G. M., & Co. 25-33 Main

Sellers & Madison Co. 96 Market

Weeks-Howe-Emerson Co. 51 Market

Turner, Matthew. 14 Steuart

Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.

.... 138 Steuart

Havaside, Withers & Davis. 34 Steuart

Balfour, Guthrie Co. 320 Sansome

Barneson, Hibberd Co. 149 California

Bates & Chesebrough. Mer. Ex. Bldg.

Bowring & Co. 310 California

Gale Bros. 408 Davis

Grace, W. R., & Co. 612 California

Herrmann, Geo. Co. 310 Sacramento

Hind, Ralph & Co. 310 California

Johnson-Locke Mercantile Co.

.... 210 California

Lund, Henry, & Co. 201 Marine Bldg.

Mitsui & Co. Merchants Exchange

Meyer, Wilson & Co. 454 California

Moore, Ferguson & Co. 690 Commercial

Newhall, H. M., & Co. 114 Battery

Otis, McAllister & Co. 310 California

Parrott & Co. 204 California

Plummer, Geo. E., & Co. 54 Steuart

Port Costa Milling Co. 210 Battery

Spreckels, J. D., & Bros., Co. 90 Clay

Williams, Dimond & Co. 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co. 77 Battery

Ulman, Selligsohn & Brown.

.... 149 New Montgomery

SHOE GOODS.

Dolliver Bros. 619 Mission

SILKS.

Hart, B., & Brother. 14 Sansome

SILK MANUFACTURERS.

Nonotuck Silk Co. 515 Market

Carlson-Currier Co. 114 Sansome

SILVERWARE.

Graves, W. E. 717 Market

SMOKERS' ARTICLES.

Paraffine Paint Co. 39 First

Pacific Refining & Roofing Co.

.... 379 Monadnock Bldg.

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. 17th & R. Island

Luhn, Otto & Co. 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., Co. 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

STATIONERS AND PAPER DEALERS.

Blake, Moffit & Towne. 1400 Fourth

Crocker, H. S., Co. 460 Market

Dixon, Fish & Co. 205 California

Sadler, F. B., Mgr. Dennison Mfg. Co.

.... Commercial Block

Schwabacher-Frey Stationery Co.

.... 42-44 Sutter

Standard Office Sup. Co. 427 Montg'y

Upaham, Isaac, Co. 104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works. 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.

.... Jackson-St. Wharf

Capelle, Robert. 250 Powell

Cook, Thos., & Son. 32 Powell

Ettore Patrizi & Co. 118 Mont. Ave.

Fugazi, Cav. Uff., J. F. 628 Montgomery

Hamburg-American Line. 160 Powell

Pacific Coast Steamship Co. 112 Market

Pacific Mail Steamship Co. Flood Bldg.

Toyo Kisen Kaisha. Flood Bldg.

Monticello Steamship Co. Ferry Bldg.

.... Vallejo St. Wharf

Well Fargo & Co. Express.

.... Second & Mission

Zappettini & Perasso. 1 Mont. Ave.

STEVEDORES.

Eschen & Minor. Marion Bldg.

STORE AND OFFICE FIXTURES.

Fink & Sehindler Co. 218 Thirteenth

Simmen, John. 70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co. 531 Mission

Steiger & Kerr. Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works. 20th & Indiana

SURETY COMPANIES.

American Bonding Co.

.... 712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co. 393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A., Co. 632-634 Commercial

SYRUPS.

Long Syrup Refining Co.

.... 16th & Harrison

Pacific Coast Syrup Co. 713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

Restrict This Output.

If the people of San Francisco will carefully refrain, from now until the Portola Festival, from throwing on the public streets

Theater programmes,
Cigarette boxes,
Caramel wrappers,
Peanut bags,
Newspapers,
Loose-leaf memoranda,
Election cards,
String,

and all similar material, and will smoke up their cigars and cigarettes as short as possible, they will assist greatly in giving the City an appearance of neatness and cleanliness most desirable at all times and especially when it is filled with guests.

Take Care of the Streets.

Probably law enforcement is less rigorous in American cities than in those of any other civilized country. Where the citizens are the source of the law, they are supposed to be law-abiding, and statutes and ordinances are expected to have something of the self-acting force of voluntary contracts. Especially should this be so in a modern mercantile community; but as a matter of fact we see, in the absence of law enforcement, a shocking lack of law observance, and are reminded always that we are only human and sadly in need of wholesome restraints.

In San Francisco we have good laws against the obstruction of the sidewalks and the messing up of the streets with rubbish and sweepings. The "Review" recently printed a careful and compact synopsis of them. They are for everybody's benefit and for the good of the whole City, and they ought to be observed, as a requirement of common honesty, especially by those whose honor is the key-note of all their activity: the merchant body. Unhappily there are many members of that class in San Francisco who do not observe these laws, and who, by their neglect of them, increase the dust nuisance, disfigure the streets and add heavily to the expenses of the Street Department for the removal of litter that should be removed at private instead of public expense. It is discouraging labor trying to get the streets cleaned up for the benefit of all when a few are blind to their obligations and make the work even more burdensome than it would be naturally. There is little use

Strong financial support by the merchants and business men of San Francisco will make the Portola Festival a creditable historic event. Occasions of this sort have proved especially profitable to the merchant—witness the results of the hastily arranged New Year carnival. Generous contributions are needed. Nothing can be done well without them. The labors of the committee will be materially lessened, and it will be able to go forward with confidence, if the solid financial backing of the city is in evidence early. San Francisco's good name depends upon this. So does the prosperity of its immediate future. There must be no failure; and there will not be if everyone does his share. Do yours now.

grumbling about the municipal authorities until individual citizens are more generally willing to respect the laws they help make.

Why We Need an Auditorium.

Fine theatrical and operatic performances are at once the means and the gratification of culture—just as much so as great picture galleries, "civic centers," sculptures in churches and halls, and monumental works of art in the public squares. All these things are the attractions great cities have for the multitudes of people to whom culture and aesthetic gratification are a main object in life—and of such people the most thriving and successful communities are formed. Any city that will supply these things in generous measure can make for itself high destiny.

To large numbers of Americans the most powerful of all these attractions cityward is the offering of the stage, in the shape of drama, opera, concert and symphony; and in the field of art these must rank with the best creations of sculptors and painters. The latter we may not have except as the result of years of growth and accumulation, but the great stage productions we could have, at prices within the reach of almost everybody to whom such things appeal, in spite of our distance from the large population centers of the East, if we had in San Francisco an auditorium large enough to make it possible to defray expenses—in other words, a house that would "hold the money."

It is not so much a question of railroad rates and the long haul across the continent with no good stops from Chicago to San Francisco; that used to be the reason alleged for the fact that we were not being generously provided with the good things of the stage, but the "Review" this month presents expert evidence that the real trouble is lack of accommodation. Out of his experience as a theatrical manager Mr. Greenbaum has given us a view of the case that will be news to many, and that is well worth thinking about. We could provide San Francisco with the greatest of all city attractions for thousands of people throughout the West, if we could give it a great convention hall. The truth of that proposition is independent of any particular auditorium project, and must be evident to almost everyone after reading Mr. Greenbaum's article. San Francisco needs a great auditorium, and could undoubtedly profit more from it, both in the elements of culture and in actual cash, than from any other one scheme that has been agitated since the fire.

Of vital interest to San Francisco is the increase in the number of small farms, and, consequently, of farmers, in California. According to a recent statement of the county statistician of San Joaquin County, the number of farms in that county has increased by 536 during the past year, and the number of farmers cultivating 100 acres or less has increased by 432. The average size of farms has diminished to a little over 180 acres. The number of farms of less than forty acres each has increased in two years

305. In the latter period the number of ten-acre farms increased 95. The total number of farms in the county is 4818.

"Child Placing."

The case of little Mah Ho, the white child found in the keeping of a Chinese family, points strongly to the justice of the contention long made by the officers of the Associated Charities of this City that the so-called child-placing societies of the State should be put under the rigid supervision of some reputable and responsible body, or else forbidden to operate at all. Children "placed" by some of them have subsequently been traced into the most degrading surroundings where they were held in virtual slavery under conditions far worse for them, mentally and physically, than they would have been likely to encounter in any ordinary Chinese family. Of course, the "societies" that find a profit in such dealings always set up the plea that no tracing of the children ought to be permitted at all, for fear of calling attention to their orphaned condition and causing them needless pain—a doctrine that would successfully conceal any evil results of their work and relieve them of all responsibility. At present the Merchants' Association and the Associated Charities are working in conjunction on a plan to bring the "child-placing" societies under State control.

AND NOW PIRATE COVE IS IN NEED OF A POST OFFICE

The Merchants' Association is interested in the effort to secure a post office at Pirate Cove, Alaska, and has addressed the following letter on the subject to the Postmaster General:

San Francisco, August 16, 1909.
Hon. F. H. Hitchcock,
Postmaster-General, Washington, D. C.

Sir: Referring to the petition presented by the residents of Pirate Cove, Alaska, through the Union Fish Company of this city, we beg to state that the said Union Fish Company is a member of this Association, is a reputable firm in good standing in the business community, has been engaged in the fishing business in Alaska for many years, employing quite a large number of men at its various stations at Pirate Cove and vicinity.

We know that a Post Office at this location would be a great convenience, both to the company and to the men employed there, and we recommend its establishment in accordance with the petition. Yours very truly,

THE MERCHANTS' ASSOCIATION
Of San Francisco.
Andrew M. Davis, President.

Tuberculosis is a sort of slow plague. Its progress is not dramatic enough to be publicly terrifying, but the disease is as fatal as though it were. With proper treatment in the early stages victims often recover, but to the person that dies of it, and to that person's relatives, the mortality is 100 per cent. San Francisco appears to have conquered the other king of plague. It ought not to tolerate the tuberculosis variety.

One of the best business guides to San Francisco is the directory printed in this paper.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

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VOL. 14

SAN FRANCISCO, CAL., OCTOBER, 1909

No. 158

PORTOLA FESTIVAL PROMISES TO BE SAN FRANCISCO'S GREATEST PUBLIC EVENT

Plans Now Being Prepared Provide for a Series of Spectacles and Entertainments on a Scale Never Before Attempted in the History of the City

The Merchants' Association will send personal letters to every member asking him to give his financial support to the Portola Festival. While the Association has taken no part in the preparations for the Festival, it is none the less interested in its success. Every property owner and business man in the community owes it to himself and to his city to contribute to this great enterprise. If he is not in a position to give a great deal he should give what he can.

There seem to be a few thousand San Franciscans that are not yet awake to the size and possibilities of the Portola Festival. If present plans can be carried out properly, the streets of San Francisco will swarm with visitors for a week, over six millions of new money will be thrown into local circulation, and the City will receive the greatest "ad" it has ever enjoyed with the single exception of the great fire. This threatens to be the "biggest" thing in which San Francisco ever indulged, and if San Franciscans themselves are not aware of the importance of it, the people of the State and of neighboring States have shown that they are.

A California Fete.

The Sacramento Valley is coming with 400 automobiles—more than there were in the auto parade last New Year's night. San Diego is going to send three or four special trains. Petaluma, Santa Rosa, Stockton, Willets, San Jose, Ukiah, Reno, Oakland, Alameda, Riverside, Redlands, Pomona, Napa, Chico, Red Bluff, Woodlands, Redding, Santa Barbara, Calistoga, and the Elks White Squadron from Los Angeles, are all going to be represented here, many of them in the parades, with elaborate moving exhibits and floats. The United States of America will be represented in the Bay by four cruisers and a whole flotilla of cutters, torpedo planters, lighthouse tenders and quarantine boats, which people from Iowa, Kansas, Missouri, and other States of the Middle West are coming in large numbers to see, among the other attractions arranged for them. There will be three British war ships, one German, one Dutch, one Italian, one Japanese and one from Guatemala. We shall have "in our midst" one Chinese prince and one Japanese prince, the Spanish, Dutch and French Ministers, and Assistant Secretary of the Navy Winslow. The processions, fireworks and carnival features will surpass everything heretofore

seen on the Pacific Coast, all put together.
Fourteen Offices at Work.

Strung along the upper floor of one of San Francisco's largest office buildings are fourteen offices filled with clerks, secretaries, stenographers, engineers, press-agents and their assistants, sending out literature, answering correspondence, planning parades, and, under the direction of the committee, farming out jobs and contracts. Their numbers vary from fifty to one hundred, according to the needs of the day's work. They have distributed 25,000 letters of one form, containing three enclosures each, and 50,000 posters, 10,000 of which have gone to banks, hotels, and insurance and railroad offices throughout the country. Twenty-five thousand booklets have been sent to San Franciscans scattered through Eastern cities and abroad calling them home. Material has been weekly supplied to and used by over 3,200 newspapers, 1,500 of which are on the Pacific Coast, where they will do the most good, besides matter sent to the Associated Press and United Press, keeping the people informed of what is going on in preparation for their entertainment. Summer resorts and almost all other kinds have been reminded early and often.

An information bureau has been opened at Third and Market Streets and two more will soon be established, one at Third and Townsend and the other at the Ferry.

300,000 People Coming.

As a result of this sort of activity the railroads estimate that 300,000 people will visit San Francisco for the Festival. There is nothing unreasonable about such an estimate, and it is more likely to be under than over. The managers of the Hudson-Fulton celebration at New York expected a million people and nearly twice as many went. The whole State, and the whole West, appear to be ripe and ready for a five days' frolic. The hard times are over, the crops have been good, the people generally have money to spend and are looking for a good place to spend it, and San Francisco always was a good place. It will go faster and farther here than anywhere else except New York. The Committee has just advertised for 50,000 extra rooms for their accommodation.

These 300,000 people will stay five days—many will stay longer, but five days are a good deal and form a safe basis for an estimate of results. They will not spend less, on an average, than \$4 a day. That means \$20 each. Figure it yourself.

Out at the old car barns at Hayes Street and Masonic Avenue a dozen men are building floats. In the block bounded by Van Ness, Hayes, Franklin and Grove two dozen more are at the same sort of work. There are going to be three parades, any one of which will probably surpass anything seen on this Coast since the Spanish War. In addition to all the exhibits prepared by San Francisco's sister cities and by civic and fraternal organizations, and they will be many, the committee will put into the streets twenty-five moving floats portraying California history, and seven stationary ones showing famous features of California and American scenery.

Sumptuous Novelties.

These stationary floats will be forty-six feet long, the largest ever built here, and will form a novel feature. They are to stand on Market Street at intervals of a couple of blocks, beautifully illuminated with 20,000 candle-power of lights in each, and the people will be invited to dance about them. One will depict Yosemite, with its water falls running Spring Valley water pumped by electricity. Another will show Shasta and Mossbrae Springs. A section of the Fallen Monarch of the Mariposa Big Tree grove will be shown in the City's main thoroughfare. Another stationary float, sparkling with glaciers, bergs and stage snow, will represent Cook and Peary at the North Pole, with their sledges, dogs and Eskimo evidence of priority. Santa Barbara Mission, with its cloister and arbor and its fountain in the center will also appear. And, dear to the hearts of all old San Franciscans, will be a scene to represent old Chinatown, in its tinkling and tinsel glories.

In the parade of Thursday, the 21st, will be a Chinese dragon 300 feet long, carried on its squirming course by 120 men. There will be a 30-foot lion, ten huge illuminated fish and twelve large Chinese floats, all of which have been built in China and which will arrive on the Korea on October 8th. Gaspar de Portola will be received by the first procession on the morning of the 19th. This will be a sumptuous pageant and will wind up with the delivery to de Portola of the golden keys of the city. The parade of Thursday will include the floats of the fraternal, industrial and civic societies, the other California cities that are to participate and the Chinese. The great parade and carnival will take place on Saturday night.

The illumination planned is another of the "biggest things ever." There will be six miles of it. Up and down Market, from East to Van Ness, along Fillmore from Fulton to Sacramento, on Kearny and Grant Avenue north to Pacific, on Stockton north to Sutter, on Powell north to Geary, on Geary, Post and Sutter west to Stockton and on Ellis and O'Farrell west to Powell the roadway will be strung with lights at night and with streaming flags by day.

Lights and Fireworks.

At the foot of Market Street there will be a 120-foot colonnade, another at Third and Townsend, and a 120-foot bell of incandescent lights at the Third and Market crossing.

Eighteen electrical supply firms have figured on the contract for this installation and those experienced in such matters say the committee has made the best terms thus far secured for this sort of work.

Every night there will be a fireworks display in Union Square that should be something memorable in the history of such exhibitions. It will consist of forty-eight separate scenes and features of extraordinary beauty, to judge from the language of the programme. One of them will be a Portola Senorita, another a Snow-Storm in the Clouds, another a Grove of Jeweled Palms. There will be showers of violets and California poppies all done in fire, and hives of bees in hiving time, with Sinbad's Jeweled Cave, and a representation of Niagara Falls, described in the circus language of the fireworks man as "a realistic and weird conception, in shimmering spray of silvery splashes and cataracts of fire."

Five Thousand School Children Will Sing.

The music programmes will be a treat to music-lovers and one of the main attractions of the fête. The principal feature will be a concert band of 75 perfectly trained pieces under the direction of Paul Steindorf, which will play every afternoon and evening in Union Square. There is also to be an afternoon concert by a band of five thousand school children under the direction of Miss E. Carpenter. There will be one section consisting entirely of Spanish children and another of little Chinese girls singing the American national anthem.

There is vastly more to follow, to tell of which there is no space here. We can only mention a few of the items. The plans have been made with a boldness and daring typically San Franciscan, and yet on a larger and more magnificent scale than even San Francisco has ever known before. If the community at all realizes what has been done for it thus far there is no danger that it will fail to give so fine an enterprise a correspondingly liberal support.

SAN FRANCISCO'S POPULATION.

According to accepted methods of computation, the population of San Francisco is now over 400,000. The registration has reached the total of 91,141, and the multiplier used in estimating population from registration is five for every large city in the country, except Boston, where, according to Registrar Zemansky, it is six. Taking five as the multiplier here, would give an even larger total. This is the largest registration since the fire. The largest the city ever had was 97,761, in 1905. For 1906, after the fire, the registration was 51,633, and for 1907 it was 77,601. The increase over 1907 is about 17½%, and indicates a population gain of 67,700 in two years.

BEALE-STREET GRADE WILL SOON BE LOWERED

Supervisors Are Nearly Ready to Pass a Resolution of Intention.

A resolution of intention to lower the Beale-Street grade will soon be passed by the Board of Supervisors, according to the recommendation of the Merchants' Association, endorsed by the City Engineer. The Street Committee of the Board, which approved the City Engineer's report on the subject, has requested the Board of Works to lay out an assessment district, and when this is done the resolution of intention will be passed, unless some now unforeseen obstacle should be raised.

It was found necessary to proceed in this manner in order to comply with the Charter, inasmuch as the street had once, in times long gone by, been graded and partly improved. The traces of such improvement are pretty hard to discern at this date, but as long as anything of the sort was done nothing can be done now except in the manner indicated.

The district to be benefited will naturally have to bear the expense of the improvement, but it has already been estimated that the cost for grading Beale Street and building the Harrison-Street viaduct over it will only come to a few cents a square foot. All frontage owners but one have endorsed the project, so that prospects of success are good, and as soon as the Board of Works completes the mapping of the assessment district, the Supervisors will be asked to pass a resolution of intention to have the work executed according to the Engineer's plans.

As the Beale-Street proposition advances, so, apparently, do property values in the neighborhood. One owner of nearby property has received an offer since the Association's campaign started of a price representing a handsome profit on his investment.

MONEY SET ASIDE FOR THIRD-STREET ISLE OF SAFETY

Growth of Traffic Makes Another Station Necessary at This Point.

Third and Market streets will soon have a safety station like the one at Lotta's Fountain, on the other side of the street, as a result of the recommendation of the Merchants' Association. The Board of Works estimates that it can be built for \$1,350, and the money has been set aside for the purpose by the Supervisors. Work will begin in a few weeks. The construction of these "isles of safety" in San Francisco was originated by the Merchants' Association, which, at its own expense, built the first one, at Market and Kearny streets. Much opposition was encountered when the innovation was first proposed, but the first example was soon followed by others at different points, and by the time the feet of thousands of people that used the Lotta's Fountain station had worn away the name of the donor and the date, there were five more of these very useful items of municipal furnishing on Market Street, some built by the city and some by contribution of the business houses in the neighborhood. The traffic at Third and Market streets has recently grown so heavy as to call for another at that point, notwithstanding its proximity to the first one built.

TWIN PEAKS TUNNEL IS NOW A PROBABILITY

Holders of Property It Would Bring Into the Market Are Considering It.

According to a report of the Committee on Street Railways of the Merchants' Association, L. O. Upham chairman, there are good grounds to hope that Twin Peaks tunnel will soon become a reality. Owing to the campaign of enlightenment on this subject, which the Association has been carrying on for several months, people interested in the city's development have generally become convinced that the improvement is one that must be realized, and that if San Francisco is to continue to expand, Market Street must be extended through the hills at its present west end in order that the city's territory may be enlarged.

See Good Business in It.

Holders of extensive properties that would be affected have lately had the Twin Peaks tunnel scheme under serious consideration, and, it is said on good authority, have advanced it a long step. The Merchants' Association's committee has been persistent in its efforts to interest everybody that could by any means help the project, and it reports that it has been making good headway, although the details are not in shape for announcement just at this time.

It can be said, however, that if the present effort should through any misfortune fail, the project will not be abandoned. It cannot be, for it is vital to the continued growth and welfare of San Francisco. Every merchant, property-owner and business man in this city must be brought to understand the situation. Market Street must be extended through Twin Peaks, to double up the size of San Francisco. Suburban communities will approach to rivalry and finally active competition with this city unless we go more energetically about securing extensions of street-car lines and the development of our outlying lands. They are developing theirs. Their policy toward street railways has been one of encouragement and help, not that of driving sharp bargains, and they have in return received the help of the street-car lines, and with it large numbers of people that would have built homes on this side of the bay if the lands had been ready and provided with transportation.

Growth Depends on Car-Lines.

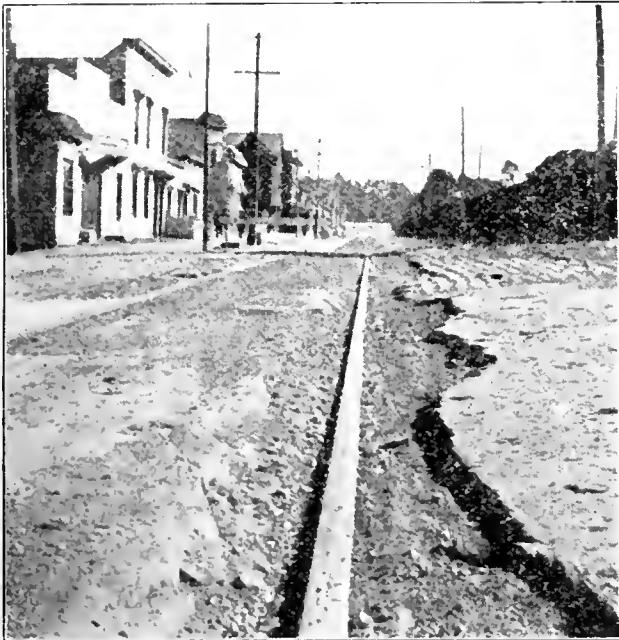
If street-railway development is to be encouraged on one side of the bay and hampered and retarded on the other, it does not take a prophet to see which side will ultimately have the population. Unless street-railway expansion can be resumed in San Francisco, that danger is staring at us now.

To the merchant, the situation will become critical. His business is especially dependent on the support of a strong and growing city. Unless he has a large and increasing population as his market his business must cease to expand, and in time must be distanced by the business of those that have. For these reasons the Merchants' Association has interested itself in the extension of street railways as a necessary means to the development of the city, and its committee feels gratified with the present prospect of an extension of Market Street through Twin Peaks.

Use the membership-list in this paper as your business directory.

RICHMOND IS TO HAVE A GOOD TEAMING CONNECTION

Efforts of the Merchants' Association Are Bringing About Much-Needed Improvements in the Condition of Presidio Avenue and Other Streets



Former Condition of Presidio Avenue.

To the great satisfaction of people living along the line and in the district affected, Presidio Avenue is being repaired by the Board of Works and the United Railroads, following upon an inspection and request by the Merchants' Association. This street is an important connecting link and teaming thoroughfare between the Richmond District and the down-town section of the city, but its poor condition has long made it difficult to travel. The Association called the attention of the authorities to the need of improvement here, and its recommendation met with prompt response.

Many similar improvements, following the request of the Association, are being made in various parts of the city. Last month a list of streets needing repairs was compiled by the inspector and submitted to the proper parties, with the result that on some of the worst stretches noted, work is either now under way or has already been completed.

For example, the United Railroads have begun to repave between the tracks on California Street, from Walnut out, with basalt blocks. The Board of Works has repaved



Part of the Same Street When the City Had Repaired It.

Devisadero Street from Fulton to Geary, and is preparing to carry the work on to Sacramento Street. The United Railroads have finished their work on this street from Fulton to Sutter, and are going on to Sacramento Street.

On Howard Street the United Railroads are repairing their tracks, and repaving between them with basalt from the Ferry Building westward.

The tracks on Post Street have been temporarily repaired from Market Street west. After the Portola Festival the United Railroads will repave between the tracks and lay heavy permanent grooved rails on this street.

One-hundred-and-forty-pound grooved rails are now being laid on Fillmore Street from Fulton to California, and the company is repaving between the tracks. The work will be finished in time for the Portola Festival.

Altogether, there is ground for some feeling of gratification that these needed improvements are being made when the city needs them most. Other work of a similar nature is in contemplation.

ALASKA'S GOVERNOR IS TOLD SAN FRANCISCO WANTS TRADE

City Can and Will Assert Itself in the Business of the Far North.

Notable among the semi-public social functions of the past month was the luncheon to Governor Clark of Alaska at the Fairmont Hotel on September 17th. A good deal of enthusiasm was generated over the present volume of Alaska trade and the prospects of its continued expansion, and a great deal was said and roundly applauded about San Francisco's chances of re-asserting itself in the Alaska business at an early date.

James Rolph, Jr., president of the Merchants' Exchange, acted as toastmaster.

The Merchants' Association was represented by Dr. Hartland Law, who, addressing Governor Clark, said:

"We have not as much of the trade of

tory of Alaska there was no enterprise that the money and energy of San Francisco were not behind. Trade had temporarily slipped away, he said, but it would have been revived by this time had it not been for the city's calamity in 1906. Now the city was ready to re-assume its proper position in regard to the trade of Alaska, and to aid in its development.

Marshall Hale presented figures showing the magnitude of the trade and resources of the northern territory.

Mayor Taylor and Governor Gillett both made cordial addresses of welcome. About sixty representative business men of San Francisco were present.

WHY CITIZENS JOIN THE MERCHANTS' ASSOCIATION

In response to the inquiry "What are the advantages of membership in the Merchants' Association?" the Secretary has written the inquirer in part as follows:

As a general rule, our members do not join this Association for the particular purpose of directly benefiting themselves in dollars and cents, although such a result frequently follows indirectly. They join because they feel the need of having some responsible organization look after the many things in municipal affairs which ought to receive the attention of the citizens, but which they individually have not the time to give them.

It was just that feeling that caused forty-seven merchants of San Francisco, in 1894, to organize the Merchants' Association; and that it has done the things for which it was organized and has retained the confidence of the community, is evidenced by the fact that it has existed for over fifteen years and that its membership has grown from forty-seven to over thirteen hundred.

So far as the direct advantages go, all members have their names and addresses published in the Merchants' Association "Review" each month under the name of their respective line of business. This list is being largely used as a business directory, for the Association endeavors to have in its membership only good, reliable firms. All members are also entitled to free legal advice from the Association's Attorneys on any business matters. This can be had by calling at the Association's office and securing an order on our Attorneys, who will be happy to give their attention to any members desiring such advice. The rooms of the Association are always open to members for holding private business meetings at any time they may desire, providing the time selected has not already been spoken for by some one else.

The most important thing, however, is for merchants and citizens to do something to help improve the city in which they live or do business, and one way by which that can be done is by lending the influence of their names, and contributing a small amount monthly, toward the expenses of a large responsible organization, like the Merchants' Association.

STUDY OF STREET CLEANING READY FOR DISTRIBUTION

"The Street Cleaning Problem in San Francisco," a neat brochure of 29 pages, consisting of a report to the Committee on Street Improvement of the Merchants' Association by the Association's engineer, Mr. H. A. Campbell, has been published and can be had on application to this office. It is a brief, simple statement of the case, from the origin of the dirt that falls on the streets to the question of the wages of the men employed to remove it. Some reasons why we do not have streets as clean as we should have are plainly set forth and improvements are suggested. The contents of the pamphlet were reviewed in this paper last month, but the entire report is worthy of perusal by every one interested in the condition of the streets.

Half a billion dollars has been invested in electric power plants in California.

Alaska as we want, but we are going after it, and we are going to get it and we expect you to help us get it. San Franciscans are your friends and San Francisco is the friend of Alaska, and we intend to maintain those relations."

In response to his cordial reception Governor Clark said:

"It is an inspiration to come to San Francisco, and it encourages me to do the very earnest work ahead of me in Alaska. The way to get the Alaska trade is to go after it, and I think you are capable of doing that. It has been an inspiration to meet you men who could not be put down by adversity or calamity, but who were made only more determined by conditions which would have broken the spirit of almost any other body of men."

President James McNab of the Chamber of Commerce declared that in the early his-

MERCHANTS' ASSOCIATION WILL PUBLISH A DIRECTORY OF LOCAL MANUFACTURERS

Book will Show the Remarkable Industrial Resources of the Bay Region and Will Help Extend the Trade of this City and its Neighbors

To the Members of the Merchants' Association:—

The Merchants' Association desires to prepare and publish in pamphlet form a complete "Hand Book of Manufacturers in and about San Francisco." This is to be a directory of all the manufacturers of San Francisco and the trans-Bay cities and towns, with a **LIST OF GOODS MANUFACTURED BY EACH.**

It will consist of a classified list of all articles manufactured thereabouts, with the names and addresses of all manufacturers, under the headings of the various articles made by them.

No such list is in existence and it is greatly needed. The Association is prompted to undertake this work on account of having received numerous inquiries for such a list by parties who desired to have certain articles made here and did not know whether any one in San Francisco or near by was prepared to do so.

The purpose of the work is two-fold:

1st.—To enable any one desiring to have any articles manufactured to know whether the work can be done here or whether it must be made abroad.

2nd.—To show to the community at large and to visitors the great number of things that are made in San Francisco and in the trans-Bay district, which is much larger than most people imagine.

Such a book will be of great benefit to our local industries and also will be a splendid advertisement of the industrial resources of the San Francisco Bay region.

Everybody Should Help.

We ask you as a member of the Association to give us your active assistance in making this list complete so that our local industries may be fully shown.

If you **MANUFACTURE ANY ARTICLES IN SAN FRANCISCO OR IN SAN MATEO COUNTY, OR IN ANY OF THE TRANS-BAY CITIES OR TOWNS OR ADJACENT THERETO**, will you kindly fill out and return AT ONCE the enclosed blank form, giving the **LOCATION OF YOUR PRINCIPAL OFFICE**, the **LOCATION OF YOUR FACTORY**, and a **COMPLETE LIST OF LINES OF GOODS MANUFACTURED**.

Do not give, in general terms, list of articles made, but specify kinds. For instance, if a brick factory, specify whether you make ordinary building brick or pressed, glazed or vitrified brick.

Also, if you sell goods made in the San Francisco district by some one else, please give us a list of such goods and the names of the manufacturers and their addresses, so we may write to them for a full list of their lines.

IF YOU DO NOT REPLY TO THIS LETTER, your name, if you manufacture anything, may not appear in the list. We must depend upon our members to assist in making this list complete.

When the Hand Book is published, a copy will be sent to each manufacturer, as well as to all members. Extra copies will be on hand for distribution abroad to parties interested.

We want your active co-operation.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

ANDREW M. DAVIS,
President.

L. M. KING, Secretary.

COMMITTEE ON PROMOTION OF TRADE.

H. W. POSTLETHWAITE,
Chairman.

E. D. BULLARD,
J. B. LEVISON.

One of the most useful and valuable services ever undertaken by the Merchants' Association is the work, on which it is now engaged, of compiling a directory of manufacturers in and about San Francisco. That there is an active demand for such a hand-

book has become apparent to the officers of the Association through the many inquiries at the Association's offices for this sort of information and the evidence, daily accumulating, that people are sending East and to Europe for things that are made here when they would gladly order of local houses if they had any idea of the existing facilities for supply.

"We sent to Europe," said a director of the Merchants' Association the other day, "for a certain line of articles that we could have ordered just as advantageously in Oakland, and more so, if we had only known it."

Business Only Wants Information.

People are anxious in many cases to place orders locally, but have no idea of the possibilities existing in the vicinity. They not only wish to promote local prosperity, but recognize a distinct advantage in being near the place of production, in the saving of time, and in the ability to oversee, when necessary, the execution of contracts. It will be the purpose of the handbook to inform such persons where they can have their wants supplied without sending abroad, and thereby to benefit local industries and help add to our industrial resources.

Already one large San Francisco house has applied for the privilege of purchasing several hundred extra copies for distribution in Central and South America. These will be supplied it at cost.

The book will call attention to the large number of manufacturing establishments already located in the vicinity of San Francisco, a far greater number than any one not versed in the subject would suspect. A complete list of local manufactures will be a source of astonishment to the uninformed, and will be a convincing demonstration, to strangers, of the industrial importance of this city and its surroundings. According to Bulletin 101 of the Census Bureau, on "Industrial Districts: 1905," there were in that year in the San Francisco district 2621 manufacturing establishments, and in this city alone 2251; and the value of their output, including custom work and repairs, amounted to \$137,788,233 for the year in San Francisco alone, and \$159,033,080 for the district, which included Oakland, Alameda, and Berkeley, and Brooklyn, and a part of San Mateo County. For the district these figures show a production of values over twice as great as the value of the total mineral output of California for the year 1907, including pottery, petroleum, and gold.

The Capital Involved.

The amount of capital invested in these industries was, in San Francisco, \$102,362,378, and in the district outside of San Francisco, \$17,080,017. There were 5,190 salaried officers, clerks, etc., in the manufacturing industries in San Francisco alone, drawing salaries amounting to \$6,629,948,

and there were 38,429 wage earners drawing \$25,015,427. The materials used ran over \$75,900,000. In the industrial district of San Francisco there was a total investment in manufacturing enterprises of \$119,442,395, with 6,008 officials and clerks receiving \$7,525,931, and 44,875 wage earners drawing \$28,906,745. The cost of materials aggregated \$88,554,355, and the miscellaneous expenses ran to the total of \$14,061,196.

What the Public Does Not Know.

Such facts as these are totally unknown to the general public, and the action of the merchant cited above shows that they are equally hidden from some of our best-informed business men. The directors of the Association are satisfied that thousands of dollars go East and to Europe every month that people would be glad to spend here if they knew that the goods they want were produced close at hand. Speaking of a large city contract, one of the Association's directors said recently: "Better spend that money here. If we send it East, it will be a long time coming back." Acting on that principle, the Association will show people how they can keep good San Francisco money in this vicinity and still get full value for it.

It is necessary that the handbook should be as nearly complete as it is possible to make it, and for this result the Association must rely upon the co-operation of the manufacturers themselves. It will cost nothing to have a name inserted in the book except the exertion of preparing the proper copy and the cost of the stamp to send it to this office. The letter printed at the head of this article will be sent to all members of the Merchants' Association and other commercial bodies in San Francisco, and the commercial organizations across the bay have been asked to co-operate by furnishing lists of manufacturers and products in their respective cities.

Details Are Required.

Detailed information is wanted. For example, if you make soap, say what kind; if you make brick, say whether building brick, paving brick, fire brick, and any other sort; if you make caps or shirts or boots or sewing silk or blankets or mining machinery, state it specifically so that the trade may know the style and brand.

An imposing showing is going to be made for San Francisco, Oakland, Alameda, and Berkeley, and all the suburbs around the bay. It will mean more local trade for everybody and better facilities for doing business, so that the effect will be of value to the whole community.

Mention will be confined to those establishments doing business in territory commercially tributary to San Francisco and intimately connected with it. There will be no charge for single copies furnished members.

ASSOCIATION MOVES FOR THREE CAR-LINE EXTENSIONS

New Lines Will be Built if the Terms of the Charter Are Offered.

Three street-railway extensions will probably result at an early date from the work of the Merchants' Association and the Joint Executive Committee formed by it for the purpose of securing better transit facilities for the city. The committee has decided to petition the Board of Supervisors to advertise for sale the following franchises:

1st—for an extension on Army Street, from Kentucky to Kansas Street and along Kansas Street to Twenty-fourth Street. This would furnish cross-town facilities for passengers between the Mission and the Potrero.

2nd—for an extension on Hunters' Point peninsula, along Seventeenth Street from Kentucky to G Street.

3rd—for an extension to and through the University Mound district from the Mission-Street line by a viaduct to Cambridge Street, along Cambridge Street to Wayland Avenue, along Wayland Avenue to Amherst Street, along Amherst Street to Woolsey Street, and along Woolsey Street to and connecting with the San Bruno Avenue line.

The decision to ask that these franchises be advertised for sale followed a conference between the committee and General Manager Black of the United Railroads at the office of the Merchants' Association on September 1st. There were fifteen representatives of the Association and the various improvement clubs on the committee, and the whole matter received thorough discussion from all points of view. Mr. Black stated that the United Railroads itself was not in any position to build any extensions, but that the San Francisco Electric Railways, which had been organized as a construction company, was prepared to build at its own expense and without asking any contributions from property-owners, the extensions mentioned above, provided franchises were granted under the terms prescribed by the Charter.

Regarding the Masonic-Avenue line, Mr. Black said arrangements had been made with a representative of a local real estate company, by which, if he could get a franchise from the Supervisors, he would build a road and the United Railroads would take it over, paying for it in bonds at par, or the company would itself build the road, provided property-owners and others would contribute the difference between the price its bonds would sell for and par. He further said the company was not prepared to build any other extensions than those mentioned, at its own expense, at present, as they would not pay, but was ready to build them if the property-owners directly benefited would assist in defraying the cost.

The extensions that were promised, provided franchises are advertised on the terms of the Charter, are probably the most valuable to the city that could be obtained at this time. To secure the proper preparation of the franchises a committee was appointed consisting of the following persons: R. M. J. Armstrong, W. N. McCarthy, L. H. Peterson, P. Broderick, W. W. Allen.

Franchises are now being drafted by Mr. A. G. Wright, of Wright & Wright, attorneys for the Merchants' Association, and will be based strictly upon the conditions laid down in the Charter. The term of each

will be made to expire with that of the franchise for the line with which it connects. The territory to be served by these lines when they are built will hold thousands of people whose trade will strengthen the commercial fabric of San Francisco.

MONETARY COMMISSION IS TO HOLD A SESSION HERE

Pacific Coast Conditions Will Be Considered in Framing New Currency Measure.

Assurances have been received in San Francisco that in response to invitations extended by the Merchants' Association, the Merchants' Exchange, the Chamber of Commerce, and other commercial organizations, the United States Monetary Commission will probably hold one or more sessions in this city to take testimony as to the best method of currency reform, with especial reference to the peculiar conditions that obtain upon the Pacific Coast. These assurances are particularly agreeable to San Francisco bankers and business men because of their recognition of the fact that no currency measure can satisfy the needs of the country unless it takes account of the conditions of all sections.

Monetary conditions in San Francisco, the commercial reservoir of the Pacific Coast, are radically different from those of the East. This community is more or less isolated and forced to be more self-dependent. In times of stress this isolation may, under an unsatisfactory currency plan, prove somewhat crippling; we cannot call upon neighboring communities for help, and yet our necessities when the crops must be moved are just as keen as those of any other community. Another difficulty arises out of our distance from sources of supply, which makes it necessary for our merchants, in many cases, to carry a season's stock and pay for it, instead of being able to call upon the manufacturer at will when a stock is disposed of and another small lot is in demand.

It is hoped by local bankers and business men that these impediments may be reduced to a minimum by the adoption of a currency system that will provide for the greatest possible elasticity, perhaps through some method that will make it possible to turn actual values into money by an issue of currency based upon an exchange of commodities produced, and in transit from the producer to the consumer. Such a currency would possess the needed quality of elasticity, for it would expand and contract with the expansion and contraction of business itself—in other words, when the crops were produced the money could be called into being to move them, and no embarrassment to other business would arise out of a money stringency. The need of some such arrangement is particularly keen in San Francisco on account of the peculiarities noted above—the isolation from other money centers and the remoteness from the sources of industrial supply, necessitating the carrying of large stocks of goods for long periods of time. It is desired to urge upon the Monetary Commission special consideration for these conditions. To resolutions recently forwarded to him, Senator Aldrich has replied:

I expect that the Commission will visit the Pacific Coast some time before their report is made, and I am glad to be advised of your in-

terest in the work of the Commission. I am going abroad for two months, sailing next week, and on my return will take the matter up.

FIRE PROTECTION CISTERNS FOUND IN GOOD CONDITION

Inspection by the Association's Engineer Shows Them to Be Well Constructed.

The auxiliary fire protection cisterns recently brought under suspicion have been subjected to a searching examination by the Merchants' Association's engineer, Mr. H. A. Campbell, and all but one of them have been found to be in good order, up to contract, and capable of holding all the water they were meant to hold.

The one exception developed a crack at a low level and will be properly repaired by the contractor.

As far as the work has gone, there appears to be no reason for alarm, for raising the insurance rates, or for trepidation over the taxpayers' money. In his report to the Board of Directors the engineer says:

A copy of Specifications No. 5191, Contract No. 22, is hereto attached and made a part of this report. This is the latest set of specifications and covers the work for fire cisterns to be built at Thirteenth and Folsom, Fifteenth and Capp, Eighteenth and Harrison, Nineteenth and York, and Twentieth and Kansas Streets.

A careful reading of these specifications shows them to be carefully drawn up so as to secure the highest quality of workmanship. The design provides for very thick walls and an excess of steel. The concrete is rich, and the aggregate is so selected of broken rock and sand as to give the densest possible mixture and thereby reduce the voids to a minimum. This is the essential requirement for water-tight concrete work.

In addition, six pounds of waterproofing compound, of a brand approved by the City Engineer, are required to be added to every barrel of cement. "Medusa" compound has been used. The writer is not willing to say that this is of any particular advantage. Powdered hydrate of lime, as well as many other compounds have been used to make water-tight concrete, but a dense mixture is the essential requirement as above noted; and every precaution has been taken to secure this result.

The work is carefully inspected during its progress, there being one inspector to about every three to five cisterns, and a chief over all. An inspector is always present when any concrete is being placed. The inspectors do this work efficiently to the personal knowledge of the writer. It is well to note here that these inspectors are all young men, who have a keen sense of responsibility that is sometimes foreign to a public inspector.

It was not intended that the cisterns should be water-tight above the spring line of the dome, because the inlet pipe comes in at this elevation. This inlet is purposely set in loosely in order to prevent damage to the cistern in event of a severe earthquake shock. However, for the purpose of testing for water-tightness, the cisterns are filled to the top of the manholes, and the water level observed three times daily. If there is any leakage at all, repairs are made, even though the leakage be in the dome, which need not be water-tight. It was this immaterial leakage of the dome or about the inlet pipe that was the basis of the newspaper article referred to above, and it is therefore seen that the criticism offered was based upon a misunderstanding of the requirements. There was one very defective cistern at Berkshire and Diamond Streets, where a crack developed at the bottom invert. No cause can be assigned for this failure and the cistern is being repaired, previous to second test.

The contract prices have been low, and the results so far have been satisfactory and should continue to be so. In other words, the City is getting good value for the money expended.

Respectfully submitted,
HENRY AVERY CAMPBELL,
Engineer.

If you do not receive your Review regularly, please notify this office.

WHAT CRITICAL EXAMINATION SHOWS ABOUT THE SALARY LOAN BUSINESS

Methods of Money Lenders, and Means of Regulating Their Activities, Discussed in a Report of the New York Bureau of Social Research

To many people it is becoming evident that some way must be found to relieve modern industrial communities from the abuses of the salary loan business. As a necessary first step an investigation of the business as it is conducted in New York has been made and a report issued by the Russell Sage Foundation, under the direction of the Bureau of Social Research of the New York School of Philanthropy. This report, by Clarence W. Wassam, Ph. D., and Frank Julian Warne, Ph. D., contains much that is of interest to any large city, and should help materially to a better understanding of the evil and the means that promise relief.

Although salaried employees sometimes come into the clutches of the so-called "loan shark" through improvidence or debauchery, one gathers from a reading of this report that in the majority of instances the victim is driven into the net by real want, arising unexpectedly,—by illness in the family, a death and funeral expenses to be met, or some other disaster beyond his control and for which he has provided no funds.

Lenders Render Some Service.

Hence, the business of lending money on salaries would seem to be justified by necessity and real service. Unregulated, however, its abuses tend to become intolerable. When a borrower is once in debt to some lenders, extrication is made as difficult as possible so that in some of the cases studied the debtor has gone on borrowing from Peter to pay Paul for years, hopeless of relief and certain to become more deeply involved at the next stroke of bad luck. And Peter and Paul have more than once proved to be the same "capitalist" operating through different brokers. The advertisement of one broker read: "If you have a loan from another lender and are in trouble come and see me. I will pay it for you." A borrower who received this circular "was about to be filed upon by a broker who conducts business for the same man as the one who sent him the circular. This situation would seem to indicate that the threat of filing from one broker and the receipt of the circular from the other, was a means adopted by the employer of both of the brokers to induce the same man to continue an endless chain of borrowing."

Evading Usury Laws.

Commonly the loan companies require the borrower to sign a bill of sale of his salary or authorize an attorney to do so for him, so that the transaction takes on the guise of a purchase of salary, like the purchase of any other commodity or interest. In this way the lender escapes the operation of the usury laws. In fact it has become evident that almost any law designed to restrict the operations of the worst of loan sharks will be evaded in some perfectly legal way, and hence that attempts at legal regulation alone will probably prove inadequate. In some cases the power-of-attorney scheme is worked not only on the borrower but on his

endorsers as well, so that the lender has the victim and his friends tied hand and foot; powers of attorney being drawn up in unrestricted form so that salaries or anything else could be collected if any of the several exorbitant extra charges for "expenses" in connection with the "accommodation" should be questioned or resisted.

Some lenders make these charges a specialty to an extent that would seem to indicate that they are depended on as the main source of revenue. For example, the report cites Case 5, as follows:

A Case of Costs.

An employee secured a loan of \$13.25 and paid it in six weekly installments of three dollars each. A failure to cash the check which was sent him from Providence, R. I., caused a delay in some of the payments. He received a letter from the — — Collection Company asking him to call and settle. At the office he was informed that there was ten dollars due on the loan because the payments did not all reach Providence upon the dates when due. He refused to pay the amount demanded and a few days later received a letter from the collecting agency offering to settle for \$7.83. Upon refusal to pay this additional charge an assignment of salary was served upon his employer, and upon the employers of each of his endorsers, for \$24.66. When one of his endorsers called upon the — — Collection Company to know the cause of the file upon his wages for \$24.66, he was informed that the borrower was delinquent in his payments and offered to release the file for \$5.22—two protest fees of \$1.61 each and \$2.00 collection charges. The case was placed in the hands of an attorney to whom Mr. — admitted that Mr. — had no claim against either of the endorsers, and no further attempt was made to collect the extra charges. The amounts included in this consideration are of peculiar significance. The file called for \$73.98, and Mr. — offered to settle for \$10.00, \$7.83 and \$5.22 respectively, and finally admitted to an attorney that he had no legal basis for any amount.

Case 6 is also interesting for the light it throws on the profits of the business thriftily conducted. The report of it reads:

An employee secured a loan of \$13.25 to be paid in six weekly installments of \$3.00 each. The first payment did not reach Providence upon the appointed day because of a difficulty concerning the post office order; the second payment was sent three days before due; the third payment was sent by telegram to assure prompt delivery. Although the account was in this condition because of the failure of the first payment to reach Providence at the precise time, and the failure to meet the fourth payment promptly, the — — Collection Company filed upon the employee's wages for \$26.48—\$9.00 due per contract, four protest fees of \$1.37 each (\$5.48); \$10.00 attorney fees, \$2.00 collection fees. It was finally settled, after the employee had lost considerable time, for the entire amount demanded, less the attorney fees. The loan was secured October 15th and the amount referred to above was paid November 26th, exactly six weeks from the date when the loan was secured, which was the time agreed upon. Thus it is seen that the loan company received \$25.48 in a period of six weeks for a loan of \$13.25.

The Capital Invested.

An interesting chapter is devoted to the "Expense of the Transaction and Estimated Profits." Schedules are given showing the capital invested in a typical loan office and the necessary operating expenses.

The owner of a prominent office in the city recently offered to guarantee a young man \$10,000 a year, net profit, if he would invest \$8,000

in an office. A careful examination of the books of one of the offices in the city showed that in one month a net gain of \$541 was realized upon loans aggregating \$1889, a clear profit of 28.64% in one month. It is the belief of a number of employees of — — that he began the business of loaning money on salaries a few years ago with practically no capital, and to-day he is many times a millionaire, with offices in all the principal cities of the United States and Canada.

The Promise of Secrecy.

Newspaper advertising, and promises of secrecy about the transaction are essentials to the salary loan business.

An extract from a letter to an employee who had been lured into securing a loan by a strict promise that his employer should never know of the transaction, shows how well the agreement is kept: "Your letter at hand and noted and in reply will say that you are making yourself out a liar. . . . You can either pay this remaining balance of \$5.10 or I shall file a claim and in that way I will be notified by your firm how much they know about your agreement here." Receipts in the hands of the writer show that the employee who received this letter had paid the entire amount of cash which was received and had offered to pay interest at the rate of 60% per annum upon the same. The \$5.10 demanded is over 300% per annum interest. This same employee, after he had applied for the loan and had been assured of secrecy, found that a representative of the loan company had visited his employer and had very seriously endangered his position by the inquiry made.

Some of the loan companies employ officials of large corporations, on commission, as solicitors to drum up trade among the men. In one case where a foreman and time-keeper of a corporation were both in the pay of the loan company 90% of the men were in debt to it. The private secretary to the treasurer of a large transportation company was employed by a loan company and was able to be of valuable service to it, not only as a solicitor, but as a terrorizer of delinquents. He was discovered and discharged.

Borrowers rarely succeed in disappearing. When they move they are hunted from place to place by experts known as "tracers" and "skip hunters."

Attempts at Regulation.

Seventeen States have some sort of legislation on the subject of salary loans. Two prohibit the assignment of unearned wages. Seven States require that the assignment shall be recorded. Five States limit the time for which the assignment may be made. Ten require that the employer be notified of the assignment either when it is made or within a reasonably short time. Four require that the employer shall accept the assignment in writing before it is valid. Four require the signature of both husband and wife. Only three seek to regulate charges definitely. Five require a license. In Boston the police board licenses the business of lending in sums of less than \$200.

In addition to the effects upon the borrower, the following results to the business of the employer are noted: Decreased efficiency on the part of employees due to worry about the loan; interference with business by visits from collectors; increased expense in bookkeeping when the employee's salary is held up; and general loss

of confidence in the employees. "These results are so important that a large number of establishments in the city discharge an employee when an assignment of wages is filed upon him by the loan company."

This suggests a remedy found effective in one case at least: Secrecy being promised, the victim is willing to borrow. His fear of discharge if the loan is reported is the main security of the lender, not only for the loan but for the usurious interest and the exorbitant "extras." One large corporation suddenly reversed its policy and notified its men that it not only would not discharge them for borrowing but would defend them against extortion. Immediately all the money lenders blacklisted the employees of that concern and refused to make any further loans to them.

Remedies proposed are: Some method of prohibiting loan companies from sending circulars to salaried employees; publicity; competing concerns to loan to those in actual need at reasonable rates; co-operation between employers and employees. A bill to put loan companies under the regulation of the Superintendent of Banks in New York is reproduced in the appendix to the report.

The Outdoor Art League of the California Club has taken up the subject of offensive billboard advertising with a view to suppressing if possible some of its most obnoxious features, and the Merchants' Association has, through its president, by and with the unanimous approval of the Board of Directors, endorsed the campaign and tendered its support should that become necessary.

SAN FRANCISCO CLEARINGS LEAD THE ENTIRE COAST

Commercial Transactions Show Where the Heaviest Interests of the West are Centered.

For the week ending September 16th the clearings of San Francisco commercial banks were larger than the clearings of Los Angeles, Portland, Ore., Seattle, Tacoma, and Spokane combined, and were 18.4 per cent greater than San Francisco's clearings for the corresponding week a year ago. They were nearly a million dollars in excess of Pittsburg's. The comparative figures for the Coast cities and Spokane are as follows:

San Francisco	\$48,823,000
Los Angeles	\$14,108,000
Seattle	14,268,000
Spokane	4,797,000
Portland	8,871,000
Tacoma	5,815,000
Total	47,859,000
Balance	\$ 964,000

No wonder Mr. Hill wants to come.

The California Promotion Committee publishes, at 50 cents, "The March of Portola and the Log of the San Carlos," compiled by Zoeth S. Eldredge and E. J. Molera, covering the early visits to San Francisco Bay of the redoubtable Gaspar, and Lieut. Ayala, who sailed the first ship into the harbor (probably). The book should be of much interest locally at the present time.

MAIL-BOX TIME-CARDS TO BE KEPT IN BETTER ORDER

Postoffice Will Attempt to Repair the Ravages of the Small Boy.

On complaint of a member, the Secretary of the Merchants' Association took up with the Postoffice the subject of illegible time cards on mail boxes and has received the following response from Postmaster Fisk:

In the last two months 1050 time cards have been put in letter boxes in this City and there are still 44 boxes requiring cards.

The Department supplied us with cards supposed to be prepared to withstand the action of the elements but after placing these cards at Station J, we discovered that they would not.

We have found it necessary to shellac all cards, those at Station J not being shellacked. There are 78 boxes in Station J territory. These cards will be taken in and cards that have been shellacked will be placed in lieu of them.

In most cases damage to time cards does not come from wear, but is the result of the work of the small boy.

I will send notices to all stations, directing that carriers inform me what boxes require new cards and will endeavor to keep the time cards in all the boxes, but know that it is a practical impossibility.

On request of the Committee on Organization of the Convention League, Director R. S. Atkins of the Merchants' Association has been appointed to represent the Association on the directorate of the League.

Mr. Frank I. Turner, of the Hastings Clothing Company, has been elected a director of the Merchants' Association to succeed Mr. Frank J. Symmes, resigned.

MERCHANTS' ASSOCIATION OFFICERS AND DIRECTORS

ANDREW M. DAVIS	President The Emporium
C. K. MCINTOSH	First Vice-President S. F. National Bank
R. H. SWAYNE	Second Vice-President Swayne & Hoyt
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H. W. POSTLETHWAITE	Holmes Lime Co.
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ROBERT H. SWAYNE	Swayne & Hoyt
FRANK J. TURNER	Hastings Clothing Co.
I. O. UPHAM	Isaac Upham Co.

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Reliable Business Guide to San Francisco

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This list is printed in 2,400 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

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NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.	McLaren, Goode & Co.
Amrath, Greenhood & Jansen	Thos. Clunie Bldg.
..... Monadnock Bldg.	Price, Waterhouse & Co.
H. M. Bruce	310 Sansome
Chronicle Bldg.	Ruckstell, John R. Claus Spreckels Bldg.
Barrow, Wade, Guthrie & Co.	Rowe, C. V. Room 247, 268 Market
..... 310 Sansome	
Cal. Society of Certified Public Ac-	Heitz, Louis 149 California
countants	
745 Pacific Bldg.	ACETYLENE GAS GENERATORS.
Herrick, Lester & Herrick	E. D. Bullard Room 219, 268 Market
..... Merchants Exchange Bldg.	
Lomax, W. B. Chronicle Bldg.	

ADVERTISING.	Cooper, F. J. 18 Montgomery
Green, J. Chas. Co.	Green, J. Chas. Co.
..... Stevenson and Clinton Park	
Johnston-Dienstag-Ayers	130 Kearny
ADVERTISING NOVELTIES.	Knapp, Wm., & Co. 747 Sansome
AMMUNITION.	
The Peters Cartridge Co.	608 Howard
ARCHITECTS.	Barth, Hermann 12 Geary

Burnham, D. H., & Co. Merchants Ex-	Colley, C. J. Pacific Bldg.
Colley, C. J.	Curlett, William Phelan Bldg.
.....	Dutton, L. B. Chronicle Bldg.
Dutton, L. B.	Holmes, Edward L. 338 Pine
Holmes, Edward L.	Leonard, Jos. A.
Leonard, Jos. A. ....	..... 308 Humboldt Bank Bldg.
..... 308 Humboldt Bank Bldg.	Maggs, Herbert B. 233 Sansome
Maggs, Herbert B.	McDougall Bros. 353 Russ Bldg.
McDougall Bros.	Meussdorffer, C. A.
Meussdorffer, C. A. ....	..... Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Reid Bros.....Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co.....
.....311 Crocker Bldg.

ART GLASS.
California Art Glass B. & C. Works..
.....938 Howard

ART GOODS.
Gump, S. & G. Co.....246 Post
Sanborn, Vail & Co.....847 Mission
Schussler Bros.....1218 Sutter
Vickery, Atkins & Torrey.....1744 Calif.

ARTESIAN WELLS.
Lowe, J. W.....7 Spear

ARTESIAN WELL TOOLS.
American Tool Works.....109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Jolins, H. W., Manville Co.....
.....127 New Montgomery

ATTORNEYS-AT-LAW.
Bancroft, Philip.....Monadnock Bldg.
Blakeman, T. Z.....623 Sansome

Chamberlain, J. P.....378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H.....Mer. Ex. Building
Heller, E. S.....Union Trust Bldg.
Houghton & Houghton, Merchants Ex.
Hutchinson & Hutchinson.....Call Bldg.
Kellogg, Sheldon G.....Crocker Bldg.
Keyes, A. D.....Humboldt Bank Bldg.
Kierulff, T. C.....Foxcroft Bldg.
Lake, Frederick B.....2008 Lyon
McNab, Gavin.....
.....1208 Metropolis Bank Bldg.
McCutcheon, Edw. J.....Merchants Ex.
Montague, H. B.....250 Montgomery
Morrison, Cope & Brobeck.....
.....Crocker Bldg.

Naylor, Chas. E.....324 Merchants Ex.
Page, Chas.....2518 Pacific Ave.
Peixotto, Edgar D.....Russ Bldg.
Putnam, Osgood.....519 California
Scheeline, S. C.....417 Montgomery
Son, Chas. A.....837 Mission
Smith, Sidney V., Merchants Exchange
Thomas, Gerstle, Frick & Beedy.....
.....310 Sansome

Wilson, Mountford S., Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wolf, E. Myron.....Crocker Bldg.

Wright, Allen G.....1018 Mills Bldg.
Wright, Geo. T.....1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co.....478 Valencia

AUTOMOBILES.
Leavitt, J. W., Co.....300 Golden Gate
Pioneer Automobile Co.....901 Golden Gate

BAGS, BALE ROPE & BURLAP.
Bemis Bros. Bag Co., Sansome & Vallejo
Schmidt, Johann.....119 Drumm

BAKERIES.
California Baking Co., Eddy & Fillmore
Young & Swain Baking Co.....1433 Devisa.

BANKS & BANKERS.
American National Bank.....
.....Merchants' Exchange Bldg.

Anglo and London-Paris National
Bank.....Pine and Sansome

Anglo-California Trust Co.....
.....16th & Mission

Bank of California.....422 California

Bank of Italy.....552 Montgomery

Batchelder, Geo. A.....

.....First Natl. Bank Bldg.

Canadian Bk. of Commerce, Cal & S'some

Central Trust Co., Sansome & Market

Citizens' State Bk., 1051 Monadnock Bldg.

Crocker Nat. Bk. of S. F., Post & Market

Donohoe-Kelly Banking Co.....100 Mtgy

French Savings Bank.....108 Sutter

German S. & L. Society.....526 California

Hibernia S. & L. Soc., McAllister & Jones

Humboldt Savings Bank.....785 Market

International Bank'g Co., Mills Bldg.

Italian-American B'k., Montg. & Sacto.

Marine Trust and Savings Bank.....

.....100 Market

Mechanics Savings Bank.....

.....Mason and Market

Mercurial Trust Co. of S. F.464 Cal.

Meyer, Daniel.....Pine & Sansome

Mission Bank, The, 16th & Julian Ave.

Mission Savings Bank.....2631 Mission

Mutual Savings Bk. of S. F.708 Mkt.

National Bank of the Pacific, Call Bldg.

Russo-Chinese Bank.....417 Montgomery

Rollins, E. H. & Son.....

.....First Natl. Bank Bldg.

Savings and Loan Society.....101 Montg.

San Francisco National Bank.....

.....150 California

S. F. Savings Union, Montg. & Cal.

Seaboard Bank.....101 Market

Security Savings Bank.....316 Montgomery

Swiss-American Bank.....1132 Fillmore

Wells-Fargo-Nevada National Bank

of San Francisco, Union Trust Bldg.

Western National Bank of San Fran-

cisco.....Powell & Market

Yokohama Specie Bank.....415 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros.....162 Turk

BEER BOTTLERS.

Blue and Gold Bottling Co.....2745 16th
Fredericksburg Bot. Co.....18th & Ala.

Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co.....317 Howard

Heins, Alex., Belting Co.....2413 Harrison

BOILER WORKS.

Eureka Boiler Works.....57-59 Mission

Keystone Boiler Wks.....Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....133 Howard

BOOK BINDERS.

Hicks-Judd Co., The.....270 Valencia

Malloye, F. Co.....251 Bush

Phillips, Wm. R., Co.....714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch.....565 Mkt.

Elder, Paul.....239 Grant Ave.

Robertson, A. M.....222 Stockton

San Francisco News Co.....747 Howard

Whitaker & Ray Co.....770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co.....557 Mission

Heim, F. L.....156 Powell

Koenig Shoe Co., The, Kearny & Post

Mauzy & Reid Shoe Co.....587 Mission

Nolan-Earl Shoe Co.....727 Mission

Philadelphia Shoe Co.....825 Market

Rosenbaum Bros.....843 Kearny

Rosenthal's, Inc.....151 Post

Royal Shoe Co.....738 Market

Sommer & Kaufman.....836 Market

United Workingmen's Boot & Shoe

Co.....156 Second

Williams-Marvin Co.....660-664 Howard

Wolf, H., & Bro.....1609 Fillmore

Young, Geo. H., Inc.....207 Second

BOX FACTORIES.

California Pine Box and Lumber Co.

.....1244 Flood Bldg.

Korbel Box Factory.....2014 Bryant

Pacific Box Factory.....Clay & Front

BREWRIES.

Burnell & Co.....Jones & O'Farrell

Hibernia Brewery.....1241 Howard

Lochbaum & Co., A. H.....125 King

Union Brewing & Malting Co.....

.....Eighteenth & Florida

Wunder Brewing Co.....

.....Scott & Greenwich

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co.....660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co.....Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D., & Co.....544 Sansome

Hohweisner, C., & Co.....511 Wash.

Mayhew, F. E., & Co., Battery & Wash.

Mattoon & Co.....516 Battery

Swayne, Hoyt & Co.....412 Battery

BROKERS—DRUG.

Serwe & Prien Co., Freemont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....91 Drumm

DuVal, W. M., & Co.....112 Market

Maillard & Schmeidell, Sac. & Front

Page Bros.....414 Montgomery

Tozer, R. M.....868 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J., & Co.....480 California

Girvin & Eyre, Merchants Ex. Bldg.

Irvine, James.....Crocker Bldg.

Politzer, Alex.....1810 Fillmore

Pollitz, Edw., & Co.....419 California

Toplitz, Jos. B.....339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association.....

Market, Golden Gate & Taylor

Pacific States Savings & Loan Com-

pany.....569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co., Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Boyle, L. E., Co.....501 Sheldon Bldg.

Holden-Deupre Co.....126 W. Mission

Levy, Oscar S.....15 Second

Lilley & Thurston Co., The.....82 Second

Waterhouse & Price.....59 Third

Wilkomm Bldg. Supply Co.....151 Tehama

BUTCHERS.

Baceus, R. T.....Haight & Shrader

Bayle-Lacoste & Co., California Market

Clayburgh & George.....333 Kearny

Decourteix, A.....California Market

Scatena, L., & Co. 101 Washington
Schultz-Hansen Co. 330 Drumm
Schwartz Bros. 701 Union Trust Bldg.
Sloss, Louis, & Co. 310 Sansome
Southern Pac. Mill Co., Royal Ins. Bldg.
Von Husen & Co. 400 Davis
Vanvalves, M. D. 117 Washington
Wellbanks & Co. 224 Drumm
Welch & Co. 211 California
Western Creameries Co. Cal. & Davis
Wetmore Bros. 450 Front
Whitney, C. E., & Co. Third and Mission
Wolff, Wm., & Co. 52 Beale
Wolf & Sons. 245 Drumm
Wolfen, Max & Co. 421 Front

CONFECTIONERS.

Blum, S., California & Devisadero
Demartini, L., Supply Co. Front & Pine
Gruenhagen Bros. 1610 Van Ness Ave.
Haas, Geo., & Son. 770 Market
Lechten Bros. 1242 Devisadero
Maskey, Frank. Kearny, near Market
Rhine, Henry, & Co. 19th & Bryant
Townsend, W. S. 117 San Jose Ave.

CONTRACTORS.

City Street Improvement Co.
..... Merchants Exchange Bldg.
Clinton Fireproofing Co.
..... 841 Monadnock Bldg.
Hausen, F. L. 127 Montgomery
Penny, Isaac. Hotel St. Francis
Ransome Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard. 518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons. 779 Market
Masow & Morrison. 518 Monadnock Bldg.

COOPERS.

California Barrel Co. 22nd & Illinois
Carl Cooperage Co. 54 Boardman
Woerner, David, (Est. of) 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W.
..... 1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co. 728 Mission

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co. 46 Beale
Cowen-Heineberg Co. 527 Market
Nathan-Dohrmann Co. Stock'n & Geary
Schloss Crockery Co. 17-19 Beale

CRUSHED ROCK.

Gray Bros. 2nd & Mission

CURIO DEALERS.

Hettrich, A. L., Co. 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Platt, Frank L., D. D. S.
..... Geary & Powell

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th
Prager's. Market & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 46 Sutter
Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co. 134 Sansome

DOORS AND WINDOWS.

California Door Co. 43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co. 97 Sacramento
Cartwright Draying Co.
..... Main and Mission

Dore & Co. 140 Bush

Emmons, G. W. 438 Market

Farnsworth & Ruggles. 109 Davis

McNab & Smith. 38 Davis

Overland Freight & Trans. Co. 35 2nd

Pierce-Rodolph Storage Co. 1450 Eddy

Rode, C. B., & Co. 102 Pine

Strauss, K. 130 Pine

Teele & Co. 764 Clay

Western Trans. & Strge. Co. 205 Front

Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co. 255 California

Griffin & Skeley Co. 16 California

Guggenheim & Co. Sac'to & Davis

Otzen Packing Co. 423 Drumm

Phoenix Packing Co. 16 California

Rosenberg Bros. Co. 153 California

DRUGGISTS.

Ayers, Edw. N. 1108 Van Ness

Baer Drug Co. 722 Market

Boericke & Runyon. 140 Powell

Broemmel, J. G. B. 2501 California

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co. 307 Crocker Bldg.

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE.

Bateman, Wm. 1913 Bryant

Breuner, John, Co. 1451 Van Ness

Cordes Furniture Co. 1537 Bush

Eastern Outfitting Co. 1970 Mission

Fredericks, J. Co. 815 Ellis

Friedman, M., & Co. O'Farrell & Polk

Gullixson Bros. 2986 Market

Indianapolis Furniture Co. 833 Mission

Kreiss, L., & Sons. Van Ness & Sutter

Lavenson-Schlueter Co. 227 Post

Moore, Harry J., Furn. Co. 40 O'Farrel

Plum, Chas. M., & Co. 314 Sutter

Redlick-Newman Co. 2200 Mission

Sloane, W. & J., Co. 216 Sutter

Sterling Furniture Co. 1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry, Co. Harrison & 16th

Wisconsin Furniture Co. 746 Phelan Bldg.

FURS.

Gassner, Louis. 112 Geary

Liebes, H., & Co. 1440 Van Ness Ave.

Wallace, Robert. 126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co. 515 Market

Metropolitan Match Co. 42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter. 745 Mission

California Gas Fixture Co. 357 Ellis

Day, Thomas, Co. 725 Mission

Ickelheimer Bros. Co. 441 Sutter

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son. 211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co. 158 First

GAS GENERATORS.

Reichert, Theo. 1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co. 919 Monadnock Bldg.

GAS REGULATORS.

Gas Consumers' Assn. 345 Haight

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co. 15th & Folsom

Pacific Coast Glass Wks. 7th & Irwin

GLOVES.

Moss, Geo. A. 752 Market

GLUE MANUFACTURERS.

Burd, Wm., & Son. 308 Postal Telegraph Bldg.

California Glue Works. Merch. Ex.

GRAIN AND BEANS.

Barnard & Bunker. 149 California

F. L. Hansen. 127 Montgomery St.

GRAVEL.

Bay Development Co. 153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.

ENGINEERS, CIVIL.

Luey, W. A. Board of Trade Bldg., Portland, Ore.

Morser, E. J. 847 Monadnock Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick. 244 Kearny

Luther Wagoner. 910 Pacific Bldg.

Stut, J. C. H. 417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J. Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B. Sheldon Bldg.

ESSENTIAL OILS.

Boldemann, A. C., & Co. 2624 Sutter

Lueders, Geo., & Co. Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co. 16 First

Castle Bros. 149 California

De Fremery, J., & Co. 519 Mission

Jennings, R. P.

.... Merchants' Exchange Bldg.

North American Mercantile Co.

GROCERS.

City of Hamburg Co., Inc. 118 Oregon

Claussen, C. 771 Capp

Cluff, Wm., Co. Spear & Mission

Dannemark Bros. Haight & Scott

De Bernardi, D., & Co. 707 Battery

Getz, M., & Co. 135-141 Main

Goldberg, Bowen & Co. 1242 Van Ness

Levaggi, Granucci & Co., Inc. 412 Front

Haas Bros. Sacramento & Davis

Hooper & Jennings. 462 Bryant

Christensen & Goodwin.....241 Sansome

Commercial Union Assurance Co., Ltd. Sansome & Halleck

Connor, John.....43 S. Brodrick

Davis, J. B. F., & Son.....Mont. & Sac'to

Dornin, John.....Kohl Bldg.

Wm. A. Brennan.....604 Merchants Ex.

Duncan & Reatsch.....Sansome & Sac'to

Fireman's Fund Ins. Co., Cal. & Sansome

L. Gutter.....306 California

Herald, Rudolph, Jr.....53 Post

Hilman, John R., & Son.....114 Russ Arcade

Insurance Co. of N. A.....313 Sansome

Kilgarif & Beaver.....Post & Grant Ave.

Liverpool & London & Globe Ins. Co.

.....141 California

London & Lancashire Fire Insurance

Co.511 Sacramento

London Assurance Corporation.....

.....Sansome & Pine

Macdonald & Miles.....Russ Bldg.

Manheim, Dibbern & Co.453-455 Mtgy.

McNear & Wayman.....Sansome & Sac'to

New Zealand Insurance Co.

.....343 Sansome

Pacific Mutual Life Insurance Co., The

.....Post & Grant Ave.

Pacific Surety Co.401 Sansome

Palache & Hewitt.....130 California

Potter, Edw. E.578 Sacramento

Preferred Accident Ins. Co.704 Market

Queen Insurance Co.Pine & Sansome

Royal Insurance Co.Pine & Sansome

Rosenthal, Louis.....315 California

Sperling, Frank, Claus Spreckels Bldg.

Stovel, C. J.136 Leidesdorff

Travelers' Ins. Co.Monadnock Bldg.

Waniorek, M.122 Sansome

Ward, C. H.211 Sansome

West Coast Life Ins. Co.348 Pine

Whately, Henry M.307 Merchants Ex.

Wilson, Horace.....407 Montgomery

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co.Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works.....Main & Howard

Morton & Hedley.....215 Harrison

Risdon Iron Works.....298 Steuart

Vulcan Iron Works.....604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co.17th & Mississippi

Taylor & Spottwood Co.

.....343 Monadnock Bldg.

Woods & Huddart.....356 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T., & Co.1465 Polk

Solomon, C., Jr.314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros.114 Sansome

JEWELERS.

Abrams, Henry M., Co.717 Market

Andrews, A.909 Van Ness Ave.

Baldwin Jewelry Co.1261 Van Ness Av.

California Jewelry Co.704 Market

Carrau & Green.....214 Kearny

Dinkelpiel, J. S.150 Post

Dorrance-Battin Co.Chronicle Bldg.

Eisenberg, A., & Co.Post & Kearny

Glindermann, W.818 Market

Greenzweig, Geo., & Co.150 Post

Hall, A. L., & Son.150 Post

Hammersmith & Co., Sutter & Grant Av.

Heringhi, Leo.....898 Steiner

Isaacs, Abe.....Phelan Bldg.

Judis, Alphonse, Co.704 Market

Lehrberger, J. S., & Co.704 Market

Mayer & Weinshenk.....717 Market

Nordman Bros.150 Post

Radke & Co.Bush & Van Ness Ave.

Schusler, M., & Co.704 Market

Shreve & Co.Grant Ave. & Post

Sorenson, James A., & Co.715 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co.1506 Sacramento

KNITTED GOODS.

Pfister, J. J., Knitting Co.739 Market

Gantner & Mattern Co., Post & Grant Av.

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.

.....Grant Ave. & Sutter

Marks Bros.Commercial Bldg.

Magnin, L. & Co.Grant Ave. & Geary

Newbauer Bros.37 Battery

Schwartz & Goodman.....879 Market

Paragon, The.Grant Ave. & Geary

LADIES' TAİLİRS.

Flamm, G.2202 California

LAMPS.

Boesch Lamp Co.1135 Mission

Bauer Lamp & Reflector Co.528 Gough

LAUNDRIES.

La Grande Laundry Co.231 Twelfth

Metropolitan Laundry Co.

.....1118 Harrison

National Laundry Co.3841 Eighteenth

San Francisco Laundry.....1408 Turk

White Star Laundry.....385 Eighth

LAUNDRY MACHINERY.

Western Laundry Machinery Co.

.....58 Fremont

Troy Laundry Mach. Co.583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co.747 Sansome

Kohlberg & Co.526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co.431 Battery

Wagner Leather Co.Sierra Bldg.

Harpham & Jansen.....521 Washington

Kauffman, Davidson & Semmel.....137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co.95 Market

Holmes Lime Co.704 Market

LITHOGRAPHERS.

Britton & Rey.....215 Bay

California Lithographing Co.

.....Niantic Bldg.

Galloway Lithograph Co.513 Howard

Olsen, O. E., Lithograph Co.330 Jackson

Schmidt Lithograph Co.2nd & Bryant

Union Lithograph Co.741 Harrison

LIVERY STABLES.

Christensen, E. C., & Son.1210 Valencia

Clemens, C. J.316 Fulton

Kelly, Thomas, & Sons.Pine & Franklin

Pease, E. R.1009 Valencia

LUMBER DEALERS.

Casper Lumber Co.810 Kohl Bldg.

Collins, Geo. H.502 California

Dodge, E. J., & Co.16 California

Dobber & Carson Co.Merchants Ex.

Ford, Chas. D., Co.Merchants Ex.

Grays Harbor Commercial Co.

.....Foot of Third St.

Greenewald, Otto H.

.....901 Alaska Commercial Bldg.

Hammond Lumber Co.McHts Ex. Bldg.

Hihn, F. A., Co.Santa Cruz

Hobbs-Wall & Co.Fife Bldg.

Hooper, C. A., & Co.Balboa Bldg.

Hooper, F. P. & J. A.110 Market

Howard, E. A., & Co.20 Howard

Hume, G. W., Co.268 Market

Independent Lumber Co.

.....Mutual Savings Bank Bldg.

Kruse, J. S.Twenty-third & Shotwell

Meyer, Adolph.....1510 Devisadero

Pacific Lumber Co.16 California

Pope & Talbot.Foot of Third St.

Seymour & Elliot.....142 Townsend

Simpson Lumber Co.112 Market

Slade, S. E., Lumber Co.112 Market

Soule, John F.112 Market

Standish Hickey Lumber Co.

.....Crocker Bldg.

Tacoma Mill Co.310 Sansome

Templeman, Henry.....42 Market

Truckee Lumber Co.1216 Flood Bldg.

Union Lumber Co.Crocker Bldg.

Van Arsdale-Harris Lumber Co.

Mitchell, Edw. H. 3363 Army
 Mitchell, J. H. 717 Market
 Recorder Printing & Publishing Co. 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co. First & Howard
 Platt Iron Works Co. 70 Fremont
 Price, G. W., Pump Co. 23 Stevenson
 Worthington, Henry R. 148 First

RAILWAY EQUIPMENT.

Livermore, Norman B., Co. Metropolis Bank Bldg

RATTAN WORKS.

Coulter's Rattan Works. 1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros & Co. 251 Montgomery
 American Real Estate Co. 23 Mont'y
 Armstrong-Quatman Co. 227 Montgomery
 Aronson Realty Co. 160 Sutter
 Babin, Landry C., Co. 423 Kearny
 Baldwin & Howell. 318 Kearny
 Bancroft, Paul. Bancroft Bldg.
 Bay Shore Real Estate Co., Inc.
 4392 San Bruno Ave.
 Bew, Geo. E., & Co. 129 Sutter
 Boardman Bros. & Co. 508 California
 Bonfield & Ryan. 157 Sutter
 Bovee, Toy & Co. 111 Montgomery
 Browne, R. S., & Co. 129 Sutter
 Burnham & Marsh Co. 56 Kearny
 Bush, David, & Son. 217 Russ Bldg.
 Clark, Curran. Russ Bldg.
 Coffey, H. E. 1244 Masonic Ave.
 Cowden, J. E. 339 Montgomery
 Crim, W. H., & Co. Monadnock Bldg.
 Dibert & White. 656 Market
 Easton, Wendell. 209 Monadnock Bldg.
 Ehrenpfort, Wm. 801 Fillmore
 Fisher, Chas. W.
 304 & 305 Realty Bldg., 660 Market
 Giselman, Wm., trustee. Russ Bldg.
 Grady, John H. 151 Sutter
 Harrigan, Weidenmuller & Rosen-
 strom, Inc. 345 Montgomery
 Healy & Gillespie. 244 Church
 Hendrickson, Wm., & Co. Shreve Bldg.
 Hensley-Green Co. 237 Mills Bldg.
 Heyman, Oscar, & Bro. 113 Mont'y
 Hoag & Lansdale. 243 Bush
 Hooker & Lent. First & Market
 Inverness Land & W. Co. 219 Montgomery
 Joost Sons & Co. 16th & Guerrero
 Kane & Co. 217 Montgomery
 Kahn & Feder. 520 California
 Keil Estate Co. 1209 Flood Bldg.
 Langrebe, McNevin & Jones.
 525 California
 Levy, F. & A., Co. 241 Montgomery
 Lichtenstein Bros. Co. 268 Market
 Lincoln Realty Co. 925 Mills Bldg.
 Lyon & Hoag. 636 Market
 Mackenzie & Underhill. 106 Merch. Ex.
 Madison & Burke. 30 Montgomery
 Magee, Thos., & Sons. 5 Montgomery
 Marston, Frank W., Col. Marston Bldg.
 McElroy, R. D. 606 Phelan Bldg.
 McGaw, John, & Co. 232 Montgomery
 McMahan, Mabry. 412 Market
 McMahon, O. L., & Co. 128 Sutter
 Middleton, John. 789 Market
 Moore, S. I. 815 Shreve Bldg.
 Mooser & St. Germain. 155 Sutter
 Oliver, P. B., & Co. 104 Montgomery
 Partridge, John. 383 Monadnock Bldg.
 Polito, John L. 2104 Market
 Pon, Albert J. 1012 Fillmore
 Rich, A. J., & Co. 121 Sutter
 Rucker, Jos. H., & Co. 49 Post
 Sach, Sanford. 207 Sutter
 S. F. & Suburban Home Building
 Society. 201 Euclid Ave.
 Schroth Co., The. 251 Kearny
 Schmitz, L. A. 3321 Twenty-first
 Shainwald, Buckbee & Co. 27 Mont'y
 Skelton, E. W. 229 Montgomery
 Strassburger, I., & Co. 484 California
 Strong, Belden & Farr. 157 Sutter
 Truman Investment Co.
 Humboldt Bank Bldg.
 Umbesen, G. H., & Co. 20 Montgomery
 Von Rhein Real Estate Co. 51 Geary
 Wayman, Guy T. Mills Bldg.
 Weck, F. A., Realty Co. Berkeley
 Weissbein Bros. 141 Sutter
 Whittell, George, Jr.
 Whittell Bldg., 166 Geary
 Williams & Surryhine. 114 Sutter
 Wolf & Hollman. 327 Kearny

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.
 Merchants Exchange, 8th Floor

RESTAURANTS.

Galindo, F. B. 136 Ellis
 Kilborn & Hayden. 34 Market
 Krone, F. W. 218 Haight
 Larsen, C. G. 50 Eddy
 Louis Fashion Restaurant. 22 Sansome
 Louvre, The—care The Elkus Co.
 787 Mission (temporary office)
 Petersen, Jacob. 7 Market
 Pouchan, G., & Co. 497 Golden Gate
 Ravn & Karstensen. 131 Market
 Swain Company. 1241 Van Ness
 Tait's. 168 O'Farrell
 Westerfeld, J., & Co. 1530 Haight

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. 39 First
 Pacific Refining & Roofing Co.
 379 Monadnock Bldg.

RUBBER GOODS.

Bowers Rubber Works. 62 Sacramento
 Goodyear Rubber Co. 587 Market
 Gorham Rubber Co. 50 Fremont
 Winslow, C. R., & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co. 1212 Market
 Patrick & Co. 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co. Russ Bldg.
 La Zucalpa Rubber Plantation Co. Russ Bldg.

RUG MANUFACTURERS.

California Rug Co. 2117 Lombard

SAFES.

Herring-Hall-Marvin Safe Co.
 Second & Jessie
 Hermann Safe Co., The. 126 Folsom
 Parcells Safe Co. 577 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co. 575 Market
 Weber, C. F., & Co. 365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co. 717 Market
 Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND GRAIN.

Bowen, E. J., Est. of. 519 California

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co.
 Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co.
 501 Balboa Bldg., 2nd & Market
 Morse, C. C., & Co. 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons. 17 Spear
 Steiger Terra Cotta & Pottery Works
 729 Mills Bldg.

SEWING MACHINES.

Jackson, W. E. 404 Sutter
 Singer Mfg. Co. 17 Jones
 White Sewing Mach. Co. 1478 Market

SHEET IRON AND PIPES.

Smith, Francis, & Co. 9 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave.
 Delano Bros. 70 Spear

SHIP BUILDERS.

Turner, Matthew. 14 Steuart
 Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.
 138 Steuart
 Havside, Withers & Davis. 34 Steuart
 Josselyn, G. M., & Co. 25-33 Main
 Sellers & Madison Co. 96 Market
 Weeks-Howe-Emerson Co. 51 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.
 410 Alaska Commercial Bldg.
 American Trading Co. 244 California

Balfour, Guthrie Co. 320 Sansome
 Barneson, Hibberd Co. 149 California
 Bates & Chesebrough. Mer. Ex. Bldg.
 Bowring & Co. 310 California
 Gale Bros. 408 Davis

Grace, W. R., & Co. 612 California
 Herrmann, Geo. Co. 310 Sacramento
 Hind, Ralph & Co. 310 California
 Johnson-Locke Mercantile Co.
 210 California

Lund, Henry, & Co. 201 Marine Bldg.
 Mitsui & Co. Merchants Exchange

Meyer, Wilson & Co. 454 California
 Moore, Ferguson & Co. 690 Commercial
 Newhall, H. M., & Co. 114 Battery

Otis, McAllister & Co. 310 California
 Parrott & Co. 204 California
 Plummer, Geo. E., & Co. 54 Steuart

Port Costa Milling Co. 210 Battery
 Spreckels, J. D., & Bros. Co. 90 Clay
 Williams, Dimond & Co. 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co. 77 Battery
 Ulman, Selligsohn & Brown.
 149 New Montgomery

SHOE GOODS.

Dolliver Bros. 619 Mission

SILKS.

Hart, B., & Brother. 14 Sansome

SILK MANUFACTURERS.

Nonotuck Silk Co. 515 Market
 Carlson-Currier Co. 114 Sansome

SILVERWARE.

Graves, W. E. 717 Market

SMOKERS' ARTICLES.

First Heininger, C. P., & Co. 687 Guerrero
 39 First

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. 17th & R. Island
 Luhn, Otto & Co. 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., Co. 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

STATIONEHS AND PAPER DEALERS.

Blake, Moffit & Towne. 1400 Fourth

Crocker, H. S., Co. 460 Market

Dixon, Fish & Co. 205 California

Schwabacher-Frey Stationery Co.
 42-44 Sutter

Standard Office Sup. Co. 427 Montg'y

Upham, Isaac, Co. 104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works. 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.

..... Jackson-St. Wharf

Capelle, Robert. 250 Powell

Cook, Thos., & Son. 32 Powell

Ettore Patrizi & Co. 118 Mont. Ave.

Fugazi, Cav. Uff., J. F. 628 Montgomery

Hamburg-American Line. 160 Powell

Pacific Coast Steamship Co. 112 Market

Pacific Mail Steamship Co. Flood Bldg.

Toyo Kisen Kaisha. Flood Bldg.

Monticello Steamship Co. Ferry Bldg.

Northern Commercial Co. 320 Sansome

Shipowners' & Merchants' Tugboat Co.

..... Vallejo St. Wharf

Weis Fargo & Co. Express

..... Second & Mission

Zappettini & Perasso. 1 Mont. Ave.

STEVEDORES.

Eschen & Minor. Marion Bldg.

STORE AND OFFICE FIXTURES.

Fink & Schindler Co. 218 Thirteenth

Simmen, John. 70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co. 531 Mission

Steiger & Kerr. Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works. 20th & Indiana

SURETY COMPANIES.

American Bonding Co.

..... 712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

No Occasion for Grumbling.

Few things are more infectious than the grumbling spirit and few men more thoughtless than your habitual growler—especially when he is growling at his own. San Franciscans should try to get over the habit, for they have it in aggravated form. It is sometimes well to be self-critical, but people should not be so generally condemnatory of their own city as many San Franciscans are prone to be.

It is time that the most bilious member of this community, for example, should cease making comparisons of San Francisco with Seattle to the derogation of the former. It may be true that San Francisco does not show the same spirit of unity on local public questions that the northern city is said to display. Perhaps it is true that San Francisco is divided and faction-torn to a degree unknown in Seattle. But such a condition is probably true of all large communities, and that is what San Francisco has become. Any one of the three or four factions into which San Francisco may be said to be divided, socially, industrially or politically, would make a city the size of Seattle. As communities grow their needs and impulses become diversified, and they cease to be a unit. Divergences of opinion mean magnitude and make for progress—there is a good chance that the fittest will survive. In a small town there is more likelihood of reconciling differences and getting the community into one frame of mind, but a large cosmopolitan city can hardly be expected to have only one idea at a time. New York is not united on anything, and neither is Chicago. On municipal issues we have some people that are abreast of the times and some that consider themselves far in advance of them. Perhaps they are. Whether they are or not, their position is indicative of a great and admirable civic impulse, larger and more handsome than any small community is likely to generate.

It will be a long time before any other city on the Coast approaches the importance of this one. Los Angeles may do a wonderful tourist and real estate business, Seattle may have the Alaska trade, Tacoma may be developing important railway terminals, Portland, Oregon, may be building up a thriving jobbing business, and Spokane may get the benefit of that rate decision by and by. We wish prosperity to them all. But it is worthy of note, and elsewhere we have

noted it, that in the week before this paper went to press Bradstreet's comparative statement of bank clearings showed that San Francisco did more business than all of those cities combined, and more than Pittsburgh, the center of the country's steel and iron industry; and this showing was not the result of rebuilding operations, which contributed but a small part of the total.

San Francisco can certainly point to achievements of which any city might well be proud. Her people can get together when they have to. This is the only city in the world that ever extirpated bubonic plague, after it had gained a foothold, by popular co-operation. We might do more if we could pick out the wisest policy on all civic questions and unite on that; but the very size of the community makes it inevitable that when it comes to picking out the wisest policy there is going to be a difference of opinion as to what that policy is, and the pioneer blood that helped rebuild the city is going to give off more or less heat in the course of the debate. It is too bad that in these matters we cannot preserve the decorum of a young ladies' boarding school, but the tumult and the shouting ought not to alarm anybody. They are symptoms of size and power, not of weakness and hopeless division. And they do not in any sense justify public grumbling on the part of San Franciscans.

Offensive Advertising.

Some of the billboard advertising that San Francisco has had to stand lately has been of a character to call for repressive measures, and it is to be hoped that the California Club will have the moral support of the community in its efforts to suppress indecent and offensive posters.

What We Need Most.

It is worth considering, just at this time when the necessity for street-railway extensions is becoming almost painfully apparent, that San Francisco is about the only considerable city on the Pacific Coast that has not had the benefit of systematic suburban development by such extensions, accompanied by the subdivision and marketing of outlying lands. Boom methods have never been applied to this city. Whether because its natural growth was rapid enough to satisfy the speculative or because its people and its capital were too busily employed at more profitable pursuits, the fact remains that great land selling schemes have characterized the development of all the more important Western cities except San Francisco. Here the demand has usually been ahead of the supply, and the land has been occupied before it received the facilities that elsewhere are considered prerequisite to a lot-selling campaign.

The result was a solidly built city, with real estate values assured. But the process used up a great deal of the most accessible territory. Now that the lands within easy reach have been occupied, people are forced to look farther afield, and they have been turning toward the other side of the bay, where the values are no better except for the fact that trolley lines are handy. Beyond Twin Peaks and down the peninsula is a territory lying closer, containing more beautiful stretches of country, and in every way better adapted to the

making of fine homes, except for the lack of transportation at reasonable rates. Bring this into the market on terms as favorable to development as the conditions on which the outlying tracts of such cities as Oakland and Berkeley have been marketed, and the results on the growth of San Francisco will be astonishing. Such accommodations are needed now, and they can be supplied at very little cost, comparatively speaking.

Give Us Good Roads.

San Mateo County is preparing to build fine boulevards for automobile and other traffic by a bond issue, and San Francisco should make ready to continue the improvement from the San Mateo county line into the heart of the city. Nothing contributes more to the general wealth of a community than good highways and other means of communication, and this has become more than ever the truth in the days of the automobile. The San Mateo County people have much attractive scenery to show the tourist and expect to be able to capture some of that \$11,000,000 said to be spent yearly by American automobile tourists in France. If they do, some of it will certainly come to San Francisco if San Francisco is prepared to receive it.

MAIL DOCK DISTRICT IS CAREFULLY INVESTIGATED

Plans Are Being Made to Improve San Francisco's Oriental Gateway.

In conjunction with Supervisor Pollok, who sent out an official call, the Merchants' Association arranged last month for a general inspection of the streets and thoroughfares in the vicinity of the water-front by the Street and Finance Committees of the Board of Supervisors, the Board of Public Works, the City Engineer, representatives of the Merchants' and the South of Market Street Improvement Associations, and others, and the Board of State Harbor Commissioners. The party met at the Ferry Building and traversed the district. The survey demonstrated the need of immediate improvement of the streets, and steps were initiated to have the lower end of Townsend Street paved, King Street improved, and First Street between Brannan and East put in good order as soon as conditions will permit. Especial efforts will be made to secure adequate street railway service to the Mail Dock as soon as possible. Other plans for this section are in process of incubation.

NEW MEMBERS ON THE ROLL.

The following new members have joined the Merchants' Association:

C. E. Whitney & Co., Commission Merchants, Third and Mission streets.

Macondray & Co., Importers, 149 California Street.

Security Warehouses, Lombard and Battery streets.

Osgood Putnam, Attorney, 519 California Street.

George W. Merritt, M. D., 2323 Washington Street.

A commuter can go from San Francisco to San Leandro for a nickel. No such rate prevails for equal distances down the peninsula to San Mateo County, but such a rate ought to be made.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

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SAN FRANCISCO, CAL., NOVEMBER, 1909

No. 159

ASSOCIATION TAKES OVER INSPECTION OF PUBLIC WORK

Civic League Transfers to a Bureau of the Merchants' Organization the Duty of Overseeing Public Improvements Under the Bond Issue.

The Merchants' Association took over, on November 1st, the work of inspecting the construction of the various public improvements under the bond issue of 1908, which has, during the past year, been carried on by the Bureau of Inspection of the Civic League.

The Association maintained a general inspection of all of the work under the old bond issue for several years. When the new bond issue of over \$18,000,000 was voted, the Civic League proposed to undertake the inspection of that work and to raise by subscription a special fund for the purpose, as the work under the new bond issue was too extensive for the Merchants' Association to pay for out of its current revenue. While this inspection work naturally belonged to the Merchants' Association, it did not desire to oppose any organization that wished to take up any labors for the betterment of the city, as there was work for all. The Association therefore agreed that if the Civic League would raise the necessary money to do the inspection, it would turn its attention to other lines.

The Civic League raised about \$21,000 and has carried on the inspection ever since. Feeling, however, that this was really the Merchants' Association's work, the Committee of the Civic League having charge of the matter recently requested the Association to take over the entire Bureau of Inspection on November 1st, with the balance of funds on hand, which the Board of Directors agreed to do.

The Association will form a Bureau of Inspection under the supervision of its Committee on Public Affairs and an office for the Bureau has been secured in the Merchants' Exchange Building, on the tenth floor, room 1039.

The Association's own engineer, Mr. H. A. Campbell, will be placed in charge of the work and the present force of inspectors will be taken on and continued, if found satisfactory.

The present Committee on Supervision of Public Improvements and Expenditures of the Civic League has been invited to co-operate by continuing as an Advisory Committee.

The bond issue improvements now being constructed or soon to be commenced are the following:

Fire cisterns.

New sewer system.

Infirmary.

Hall of Justice.

City and County Hospital.

New school buildings.

Two fireboats.

Hydrants, valves, pipe testing, etc., for the high pressure fire protection system.

Work will also soon be started on the following new construction:

Laying pipe for high pressure fire system.

Construction of Twin Peaks reservoirs for high pressure system.

Two high pressure salt water pumping stations.

Three new garbage incinerators.

The down-town new main sewer system.

This will entail a great amount of additional inspection and will require an increase in the Association's force of inspectors, which will have to be provided.

The Association will furnish regular reports on the work of the Bureau of Inspection to all of its members and to the subscribers to the fund raised to pay for this work.

The Association feels that there is no more important work for it to do than that of watching the expenditure of the millions of dollars voted by the taxpayers for public improvements and seeing that the city gets value received. Although the city maintains an efficient system of inspection, this can be materially strengthened by a careful supervision by some well-recognized organization of citizens. The City Engineer's office welcomed the inspection by the Association of the old bond issue work and various city officials have expressed their satisfaction that the Association will continue the work started by the Civic League. The Association confidently expects the same hearty co-operation and support in its future work that it has had in the past.

SUPERVISORS HAVE DECIDED TO LOWER BEALE STREET

Campaign of the Merchants' Association Is Meeting With Success.

Beale Street, from Folsom to Bryant, will be lowered, according to the recommendation of the Merchants' Association endorsed by the City Engineer. The resolution of intention to do this work, which was drafted by the attorneys for the Merchants' Association, Messrs. Wright and Wright, and approved by City and County Attorney Long, was passed by unanimous vote of the Board of Supervisors on October 11th.

MAJORITY FAVORS FILLING THE APEX OF ISLAIS BASIN

Association's Members Vote for the Proposal by Seven to One.

IN FAVOR 241
AGAINST 34

During the past month the Merchants' Association has been taking a vote of its membership on the tentative proposal of the United Land Company for the improvement of five blocks of land at the apex of Islais Creek Basin. The result is shown above. The question was submitted in the following form:

"Do you favor the immediate improvement of the five blocks in the apex of Islais Creek Basin under the conditions provided in the proposition submitted by the owners, as per copy herewith?"

Previous Objections.

The objections advanced heretofore to the filling in of the five blocks in the apex of Islais Creek Basin were that if the State should vote next year to purchase the sixty-three blocks in the Basin the cost of filling in these five blocks, which would amount to \$200,000 or \$300,000, would have to be paid out of the \$1,000,000 bond issue, and there might not be enough money left to purchase all of the remaining blocks. In order that improvements in that section of the city need not be held back for two to five years until it would be ascertained whether the State would buy the tract at all, and, if so, until the various condemnation suits were decided, the owners of these blocks submitted a proposal to offset the objections raised. Briefly the proposal was as follows:

1. They would enter into a contract with a third party, acting for the benefit of the State, that if the people of the State should next year vote to purchase the sixty-three blocks, the owners would agree to sell these five blocks to the State at whatever price a jury under condemnation proceedings would fix as their value as unimproved property.

Would Lease from the State.

2. They would agree to accept as payment for the improvements a lease on the outside four blocks, the rentals of which would be applied toward paying for these improvements, in the same manner that the Pacific Mail Docks were constructed.

3. They would leave the inside block, No. 523, next to Kentucky Street, improved and with a wharf in front of it, to be utilized by the Harbor Commissioners as they may see fit, for the general public.

4. They would pay tolls for all goods handled over their own wharves, the same as on other docks.

5. They would dredge a channel fifty feet wide up Islais Creek to Kentucky Street,

BOOK OF ENDORSED CHARITIES

WILL SOON BE READY FOR USE

Merchants' Association To Publish a Directory Showing the Charitable Institutions that Should Receive Public Support.

There will soon be issued by the Merchants' Association a "Handbook of Endorsed Charities" of the Charities Endorsement Committee. The material is in the hands of the printer, and the book should be out in a few weeks. It will show at a glance whether any charitable organization soliciting assistance is known to the committee to be worthy of support or not.

The system of certifying charities adopted in San Francisco by the Charities Endorsement Committee has put this city in the front rank of those that have attempted a rational solution of the charity problem as it affects the mercantile community. One step remains to be taken to make the social control of charities complete, and that is the disbursement of funds for the support of all from a common purse, subscribed by the community as a whole; but for that San Francisco is not yet altogether prepared.

At the present time, the method of endorsement put into practice by the Associated Charities and the Merchants' Association through the agency of the Endorsement Committee, has been a tremendous improvement over the haphazard custom prevailing before. It has starved out dozens of incompetents and imposters, thus clearing the field so that honest and serviceable institutions might live, and has noticeably elevated the standard of those that remained. The book now in process of publication is intended to further this extremely valuable work, and will form a safe guide for the business man who wishes to make donations to real charities instead of spurious ones.

Eighty-six charitable institutions are listed in the book. This means that they are known by the agents of the Endorsement Committee not only to be honestly conducted, but to be conducted economically and efficiently, so that they serve their various objects well, and in such a way that money entrusted to them will be used with the maximum effect.

If contributions are confined by the merchant body to the charities endorsed, the wasteful, the inefficient, and the fraudulent sort will have to seek other cities to prey upon, or go out of existence altogether. In fact, they have been pretty well eliminated by that process already, and it is partly with the purpose of keeping them from gaining a new foothold that the present book of endorsed charities is being published.

The Endorsement Committee was appointed by the Merchants' Association and the Associated Charities, and consists of the following persons, most of whom are well known to the business community of San Francisco: Andrew M. Davis, chairman; Fairfax H. Wheelan and Joseph D. Grant, representing the Merchants' Association; Osgood Putnam, vice-chairman, and Dr. Jessica B. Peixotto, representing the Associated Charities; and Joseph C. Astredo and Rev. D. O. Crowley, representing the charities at large. Miss Katharine C. Felton, of the Associated Charities, is secretary. The personality of the Committee

insures care, and honest purpose in its work. In its introduction the Committee says:

The Charities Endorsement Committee is designed to protect the community from fraudulent and inefficient enterprises soliciting in the name of charity, and to set a standard of efficiency below which no endorsed charity shall fall.

The committee stands ready to investigate all charitable organizations applying to it for endorsement and to issue its official card to such as are doing honest and intelligent work.

It asks the charity-giving public to co-operate in making this plan effective by refusing to give to charities not presenting the Endorsement Card of the committee.

The Endorsement Card is the keystone of the structure. Any solicitor that has it, among the scores that call upon the merchant every week and sometimes daily, represents a charitable institution whose standing is known to be high. Any charity can get that card by asking for an investigation and showing that it is worth supporting—and no charity can get it in any other way. A solicitor without it either represents a charity that on examination has failed to come up to standard, or one that has, for its own reasons, avoided asking for such examination. In either case the solicitation should be refused. If the refusal is general, the professional charity concert ticket seller, the bogus orphanage and child-placing agency, and the insanitary and dangerous tramps' retreats conducted for revenue only, will be unable to gain a foothold in San Francisco.

In regard to standard, the present requirements for endorsement have not been made as rigid as it is hoped to make them later; for, as the Committee says, "To make the attainment of such a standard the condition of its endorsement at this time would be most unreasonable. These charities are, in many instances, still suffering the loss of plant and income, and their directors deserve only credit for the courage and energy they have displayed in re-establishing their work and adapting it to new conditions." Practically speaking, however, the standard is such as it should be, considering the vicissitudes through which the community has passed.

For the purposes of this book, the investigation of each organization has not been as thorough as it will be later, for the reason that the standard and character of many of them were known in advance to the officers of the Endorsement Committee. The introduction says:

The Committee has, however, investigated all organizations about whose standing it had reason to believe there was any question, and its book contains only charities under the active control of well-known and responsible people who are working in perfect good faith. The list, therefore, is a safe guide and affords merchants an adequate protection against fraud.

The purpose of the book itself is set out in its introduction, which reads:

This book is designed to be a guide to those that desire to give to charity. In it will be found a classified list of the accredited organizations of the City, with a brief account of their scope, purposes and plans for future development. The Charities Endorsement Committee intends to issue this book annually, adding in future editions an

outline of the charity situation in the City, with statement showing in what departments of charitable work there is special need for further development and expansion, and in what departments the financial support is inadequate and needs to be augmented. This statement will be made in the interest of no one charity, but of the general charity work of the City.

The book is the most complete work of the kind thus far issued in San Francisco and will take high rank among charity publications throughout the country. Its aim is not only to give a list of reliable institutions, but to furnish the merchant, in addition, with the sort of information about each that will enable him to make use of them if he should wish to. To this end it is admirably adapted, as it contains in small space a description of every charity endorsed, the sort of work it is doing, and the character of cases that can receive its benefits.

STREET-RAILWAY CROSSINGS NEED BETTER CONSTRUCTION

Heavy Type of Car Calls for Stronger Joints and Supports.

Examination of the street railway crossings of San Francisco discloses the fact that many of them are in very bad shape and need some different method of construction to make them "hold up" as they should. The engineer for the Merchants' Association reports on the matter as follows:

MR. L. M. KING,
Secretary Merchants' Association,
San Francisco.

Dear Sir:—Much of the paving along and between the tracks at street car crossings is in very bad order. As a rule, the paving is repaired by the railway companies when requested, but the repairs are always made with the same materials, namely, cement-grouted blocks. This means that no really permanent repairs will be effected, though it is possible to get far better results than at present.

The trouble lies in the fact that the large cars weigh over 35 tons when loaded and give the crossings a terrible pounding each time they pass over. This loosens the ribbons of basalt blocks along the track and allows rain or sprinkling water to run down along the blocks. Once this starts, it is only a very short time till the foundation of the blocks is undermined by the churning action of the water, and the destruction of the paving between the tracks rapidly follows.

The remedy is, (1) to make a stable foundation for the tracks, and (2) to make the bond between the rail and the ribbon of blocks water tight. The first requires that about 2 feet of clean, coarse crushed rock ballast be tamped under the ties, or if this fails that asphalt concrete be used, and that the bolted joint between the welded portions of the crossings be given a particularly firm foundation. The second requires that the blocks be tar-and-gravel grouted and not cement grouted, and that the blocks shall not project under the edge of the rail, but that this space be filled with tar grout. This greatly lessens the chances of the blocks being displaced by any movement of the rail. At present the blocks are laid in a cement grout, and as traffic never ceases, the cement never gets a chance to set properly. Further, cement is too rigid for this particular use.

Short lengths of rail—sometimes only two or three inches long—used to piece out a rail length at a crossing, are invariably causes of failure. For an example, see the crossing at Sutter and Kearny. If long enough rails cannot be had, the short rail length should not be placed next to the crossing, because this latter point is a source of trouble without any added cause.

Respectfully submitted,
H. A. CAMPBELL,
Engineer Merchants' Association.

JAPANESE COMMERCIAL REPRESENTATIVES RETURN THE VISIT OF THE AMERICANS

Leaders of the Industrial Life of the Island Empire that Will Reach San Francisco This Month, and Some of Their Achievements.

Representatives of the Japanese Chambers of Commerce will arrive at San Francisco late in November, having finished a tour of the United States from Seattle to New York and from New York to San Francisco, embracing fifty-six cities and the most noted points of interest on the way. They will have spent three months in America, familiarizing themselves with American institutions and sentiment, and their visit will complete an exchange of unofficial international "calls" that it has taken over a year to make. The event is of the deepest international significance and is of especial interest to San Francisco, whose commercial relations with Japan should be close.

The Hospitality of Japan.

Over a year ago when the Japanese agitation in this country was still active and alarmists were talking of the possibility of war, five Japanese Chambers of Commerce united in an invitation to the Chambers of Commerce of the Pacific Coast cities to send representatives to Japan, in order to promote the closer acquaintance of the American and Japanese peoples and increase the friendships that already existed between them. Thirty representative business men of the Coast, accompanied by twenty ladies, accepted the invitation, made a tour of the principal cities of the island empire and returned to this country charmed with their entertainment and with the proofs of friendliness furnished by their hosts. They were feted, banqueted, showered with official and unofficial courtesies, and entertained as no visitors to that country, in a private station of life, have ever been entertained before. Everywhere they were made to feel not only that they were welcome, but that they were honored guests for whom, as representatives of the people of the United States, the Japanese people had only feelings of the deepest affection. The Chambers represented were those of Seattle, Portland, Los Angeles, Tacoma, Eureka, Honolulu, Oakland, Spokane, San Diego, and San Francisco, and the invitation came from the Chambers of Commerce of Tokyo, Kyoto, Osaka, Yokohama, and Kobe.

How the Americans Were Entertained.

Mr. F. W. Dohrmann, former president of the Merchants' Association and chairman of the delegation, in speaking of the journey, said:

"Our entertainment by the Japanese people was so lavish, it can only be described as 'royal.' Nobody outside of official life could have been so enthusiastically received or shown such hospitality."

In a public address at Honolulu on the return trip Mr. Dohrmann said:

"The Japanese look upon the American people as the teachers and guardians of the Japanese people, in their efforts to become one of the Western nations, and the idea of war between them would seem to them, as one of their leading men expressed it to me, almost as great a crime as to fight against their own parents. The methods

adopted to bring these facts home to us seemed so entirely genuine that none of us to-day have a question in our minds as to their sincerity.

"Another object the Japanese evidently had in view was to establish closer business relations between the two nations. We became thoroughly satisfied that when quality and figures are about even, representatives of American houses will always have the preference."

Before leaving Japan, the Honorary Commercial Commission from this country published an address to the Japanese, in the course of which it said:

"We assure you that we will never be satisfied until we have had the opportunity to entertain a similar commission from Japan to the United States."

Returning the Call.

The opportunity has presented itself. Upon the invitation of the Coast Chambers of Commerce, a party left Japan last August, composed of some of the great leaders of the modern industrial development of that country, including such names as those of Baron Shibusawa; Buei Nakano, president of the Tokyo Chamber of Commerce; Jihei Nishimura, president of the Kyoto Chamber of Commerce; Michio Doi, president of the Osaka Chamber of Commerce, and Kojiro Matsugata, president of the Kobe Chamber of Commerce.

Baron Shibusawa, in addition to being one of the most wealthy and powerful men of modern Japan, will long be remembered by the American visitors for the lavishness with which he entertained them in his own beautiful residence.

Mr. Buei Nakano, M. P., president of the Tokyo Chamber of Commerce, is chairman of the Board of Directors of the Tokyo Stock Exchange, and is a man of great influence both in politics and business.

Another member of the party is Mr. Kenzo Iwahara, of the famous Mitsui family, one of the largest business firms in Japan. The Mitsui house is a collective body of eleven families, working with a large joint capital. It is engaged in banking, foreign and domestic trading, and mining, and has twenty branches and representatives at home, and thirty-four abroad, including a flourishing branch in San Francisco.

Leader in the Cotton Industry.

Mr. Heizäemon Hibiya, also of the party, head of one of the greatest spinning concerns in the Far East, the Kanegafuchi Company, is also a director of the Fugi Gas Spinning Company, adviser to the Japan-China Spinning Company, president of the Tokyo Wool Weaving Company, auditor of the Japan Brick Company, auditor of the Hakone Electric Water Power Company, director of the Mutual Life Insurance Company, and vice-president of the Tokyo Chamber of Commerce.

Mr. Sakutaro Satake has been a banker, a member of the Diet and is now the head

of the Tokyo Electric Light Company. He has played a leading part in Japanese electrical development, and when in 1896 the Nippon Electric Association was formed, to develop various electric industries in Japan, Mr. Satake was made its president.

Another member of the expedition is Mr. Kaichiro Nedzu, Member of Parliament and of the Tokyo Chamber of Commerce, and director of the Tokyo Railway Company.

Mr. Kunizo Koike, head of the Koike Company, is a well-known stockbroker.

Mr. Narazo Takatsuji is managing director of the Kanegafuchi Spinning Company. This company has 218,080 cotton spindles and 13,560 silk yarn spindles, and a hundred looms, with fifteen factories scattered over Japan.

Mr. Zenjuro Horikoshi is president of a large exporting firm.

A Landholder in China.

Mr. Tokunosuke Machida, said to have a working capital of five million yen, is a member of the Tokyo Chamber of Commerce, a large landholder in China, and is connected with about thirteen commercial enterprises.

Mr. Rinnosuke Hara is manager of a large contracting engineering company, the Shimizu-gumi, of Yokohama.

Mr. Torajiro Watase, president of the Japanese Agricultural Association, is also a member of the Tokyo Committee for Park Improvement, of the Tokyo Forestry Council, Judge of the National Exhibition, Advisor to the Tokyo Exhibition, member of the Agricultural, Commercial, and Industrial Higher Council, and Advisor to the Osaka Sulphuric Company. On this visit he will represent Japanese agricultural interests.

A Samurai of Today.

Mr. Michio Doi, president of the Osaka Chamber of Commerce, is a member of a Samurai family, who has become a successful man of business. He has had a conspicuous political career and has also been identified with many industrial enterprises in and about Osaka. He has been a director of banks, spinning companies, railways, electric light companies, and of the Nippon Life Insurance Company.

Mr. Tokugoro Nakahashi is president of the Osaka Mercantile Steamship Company.

Mr. Bokushin Oi is a member of Parliament and a wealthy dealer in foreign drugs and patent medicines.

Mr. Toshio Matsumura is a lawyer and has been sub-mayor of the city of Osaka.

Mr. Einosuke Iwamoto is a leading member of the Osaka Stock Exchange.

Mr. Tamensuke Ishibashi is a Member of Parliament and one of the editors of the Osaka "Asahi Shimbun," said to be one of the most influential papers in Japan.

Mr. Heibe Sakaguchi is called "the industrial organizer of Osaka." He is president of the Yonaka Spinning Yarn Company, of the Yonago Bank, of the Sanyo Electric Joint Stock Company, manager of

the Yakago Warehouse Company, and is a member of the Japanese Red Cross Society.

Mr. Jihei Nishimura is president of the Kyoto Chamber of Commerce, president of the Kyoto Dyers' Association, and Chairman of the Kyoto Educational Committee. He has many other positions of trust and honor in the industrial life of his city.

Mr. Eiko Fugie is chief of the Kyoto Experimental Porcelain Manufactory, and is said to be one of the greatest porcelain makers in Japan.

A Japanese Peer.

Mr. Kahei Otani is president of the Yokohama Chamber of Commerce. He is also a member of the House of Peers, Councillor to the Yokohama Municipality, president of the Yokohama Water Works, president of the Yokohama Educational Society, president of the central board of the Tea Traders' Association, and holds a number of other executive and advisory positions.

Mr. Kinsaku Soda, president of the Soda Bank, is one of the veteran business men of Yokohama.

Mr. Ryuta Hara is chief engineer for the Yokohama Harbor Construction.

Mr. Kojiro Matsukata is director of the Kawasaki Dock Yard and president of the Kobe Chamber of Commerce. He is also a director of the Kitahama Bank, director of the Kobe Gas Company and president of the Kyushu Electric Railway.

Mr. Benzo Takikawa is at the head of the match industry in Japan, and employs as many as eight thousand workmen.

Mr. Kumeyjiro Taki is a manufacturer of artificial fertilizers, and is said to have first introduced them into Japan.

Mr. Shinkichi Tamura is the president of Tamura & Co., an influential house in the Japan-Canadian trade. He is a special member of the Kobe Chamber of Commerce, appointed by the government.

Chairman of a City Council.

Mr. Tominosuki Kadono is vice-president of the Nagoya Chamber of Commerce, managing director of the Meiji Bank, and since 1905 has been chairman of the municipal assembly of Nagoya. He holds directorships in a number of important enterprises.

Mr. Kinosuki Jinno is president of the Meiji Bank and one of the wealthiest men in Japan.

Mr. Morimatsu Ito is president of the Ito Bank of Nagoya, and several times a millionaire.

Baron Naibu Kanda is instructor of foreign languages in the Nobles' School.

Dr. Takajiro Minami is head of the college farm in the Tohoku Imperial University.

Dr. Taizo Kumagai is assistant physician in the Imperial University Hospital.

The special correspondent for the "Osaka Mainichi," Mr. Takaishi, accompanies the party.

Mr. Iwaya, also of the party, is a famous Japanese novelist.

Others with the expedition are Messrs. Hataro Iida, Wasaku Natori, Tatsuya Kato, Junkichi Tanabe, Shun Saito, and Naruyoshi Nishi-iki, who hold various posts as secretaries, journalists, and attaches.

Altogether, the delegation represents the foremost commercial life of present-day Japan, many of the members being among the most influential men of the country. Their visit can be made a means of promoting intimate trade relations between the two

countries which will be of the greatest benefit to both.

This community will be glad to receive them, and will undoubtedly extend to them the sort of sincere and cordial welcome that will demonstrate our proverbial California hospitality and the genuine desire that exists among Americans for an enduring friendship with our neighbors across the Pacific.

ASSOCIATION DOES NOT OPPOSE ELECTRIC SIGNS

Record in the Matter Is One of Promotion, Not Repression.

In some way the impression seems to have got abroad that the Merchants' Association is opposed to electric signs—possibly on account of the similarity of its name to that of some other organization. Nothing could be further from the fact, and yet it has been necessary to correct the error in the mind of at least one firm interested in the continued use of such signs.

The night life of San Francisco, which is one of the city's principal charms, is largely made by illuminated advertising. Lighted show windows and lighted electric signs make it possible for people to enjoy the evenings on the streets of the down-town district, and a promenade of the shopping center after the hustle of the day is over and the breezes have fallen with the sun, is a restful and refreshing experience for San Franciscans and memorable enjoyment for visitors accustomed to dark sidewalks and streets lighted only with street lamps—and such is the dreary state of many of the large Eastern cities after dark.

Far from seeking to do anything that would diminish the gayety of our streets at night and lessen the city's reputation as a nocturnal town, the Merchants' Association drafted and secured the passage of the law which for the first time gave business firms the legal right to have signs projecting over the sidewalk. On this subject the secretary of the Association has written to an inquirer:

This ordinance covers those electric signs which are permitted to project over buildings and I feel sure the Association would oppose any movement to prevent the reasonable use of such signs. There is only one clause in the present sign ordinance which this Association did not prepare and which was inserted afterwards as an amendment. This provides that a certain kind of transparency may be used, and it is directly contradictory to the succeeding paragraph, which prohibits transparencies. This clause is discriminatory and was opposed by us.

NEW FIRE MAINS MUST BE SAFE FROM RETURN CURRENTS

Engineer Williams of the Civic League Sounds a Warning Note.

There is one particular in which the new auxiliary fire protection system requires to be most carefully guarded, and that is in respect to the electrolytic action of return currents from the trolley lines. Mr. Winfield S. Williams, C. E., of the Civic League, said recently on this subject:

"There are ninety-three miles of pipe to be laid here, and if it is not taken care of it will swiftly disintegrate from electrolysis. It has been shown by observation elsewhere that a current of one ampere from pipe to rail will carry off 20 pounds of pipe a year. At that rate, unless car-rails are well bonded throughout the city, it will not be long be-

fore the distributing system will fail under the heavy pressure that will be put on it."

In support of his warning, Mr. Williams exhibited photographs taken in Eastern cities of cast iron water mains into which nails had been driven as if into soft lead.

In a report just issued Mr. Williams says: "The most important thing to be done is to increase the return circuit to the highest available efficiency, making the electrical resistance so low by perfect bonding of rails and the installation of return feeders that little current can be diverted into the earth."

EIGHTEENTH AVENUE SOUTH WILL BE MADE PASSABLE

Board of Works Will Soon Put the Street in Good Order.

On the recommendation of the Merchants' Association, the Board of Public Works is repairing Eighteenth Avenue South, in conjunction with private parties interested in the industries of that section. The Association took up this matter several months ago on request of William Taaffe and others, and on its suggestion the money was set aside by the Supervisors for the improvement. Eighteenth Avenue South is a connecting link between Railroad Avenue and the bay, which means it connects the factory district at that point with the center of the city, by way of Kentucky Street. The repair of this street was badly needed, as it was an almost impassable mire in winter.

WILL HAVE CO-OPERATION OF THE CITY ENGINEER'S OFFICE

Marsden Manson Welcomes Inspection of Work by the Merchants' Association.

Office of Bureau of Engineering,
Department of Public Works.
Instructions to Assistant Engineers, Junior
Engineers and Inspectors.

You are hereby notified that on the first of November, 1909, the inspection work heretofore done under the direction of the Civic League has been transferred to the Merchants' Association of this city, and will be in charge of Mr. H. A. Campbell, member American Society Civil Engineers, with a competent force of inspectors under his direction.

These inspectors will be provided with badges marked as follows: "Merchants' Association Bureau of Inspection," properly numbered.

Assistant engineers will please notify all junior engineers and inspectors under their direction of the above and will also advise the several contractors doing work under their direction of the above instructions, and will afford every possible facility and convenience to Mr. Campbell and his inspectors to critically examine at any and all times all work now in progress or hereafter inaugurated. MARSDEN MANSON,
City Engineer.

Mr. L. M. King,
Secretary Merchants' Association.

My dear sir: I am in receipt of your letter of October 29th advising me that on the first proximo the Merchants' Association will take over the work of inspecting bond issue and other public improvements, which has recently been done by the Bureau of Inspection of the Civic League, and that this work will be in charge of Mr. H. A. Campbell, member American Society Civil En-

gineers; also that your inspectors will be provided with suitable badges.

It affords me pleasure to welcome this work under your direction, and to congratulate you on having secured so able an engineer to take charge of this inspection.

I enclose copy of instructions which are issued to the several assistant engineers, and assure you of our hearty welcome and earnest co-operation in the efforts of your Association to further the interests of the municipality by seeing that its greatest responsibility, namely, municipal engineering, is carried out with honesty and efficiency.

Respectfully yours,
MARSDEN MANSON,
City Engineer.

WANTS A GOOD STATE ROAD LEADING INTO THE CITY

The Merchants' Association is endeavoring at present to arrange an understanding with State Engineer Ellery that will permit some of the money that is to be raised by the State roads' bond issue to be expended on the construction of the proposed Bay Shore Highway.

REQUESTS DOUBLE TRACK ON THE SAN BRUNO ROAD

The Joint Executive Committee on Street Railroads, at a meeting in the offices of the Merchants' Association on October 18th, resolved to ask the United Railroads to lay a double track from Army Street to Courtland Avenue on the San Bruno Road, the work to proceed in connection with the paving of this street, which is now under way.

FREE DUMP WILL NOT BE AVAILABLE ALWAYS

Property owners in the vicinity of the proposed Beale Street cut should get together now and prepare to have their lots graded while the work is being done on the street, as it will cost, if done now, but a fraction of what it will be later, after the State's free dump behind the seawall is filled—and it is filling rapidly. With the work on public and private property going on at the same time, the section will develop into an industrial district immediately. The engineer of the Board of State Harbor Commissioners reports that at the present rate of progress the dump will be completely filled in seventy-five or eighty days.

HAWAII SENDS GREETINGS TO NEW SAN FRANCISCO

From the Chamber of Commerce of Honolulu, the Merchants' Association of San Francisco has received the following encouraging message:

To The Merchants' Association of San Francisco.
Gentlemen:—On behalf of the Honolulu Chamber of Commerce, I desire to extend to your organization our congratulations on the rebuilding of the City.

The work that you have accomplished is a marvelous one and your future business life can only be one of great prosperity where you have shown such indomitable perseverance in the past. Wishing you a full meade of all prosperity.

Very respectfully,
THE HONOLULU CHAMBER OF COMMERCE,
(Signed) By James T. Morgan,
President.

ENGINEER IS WATCHING THE NEW FIRE CISTERNS

Through its engineer, the Merchants' Association is keeping a general watch over the construction of the fire protection cisterns. It is impossible with the Association's present force to make this inspection as thorough as it should be, but in a general way the work is under some measure of impartial observation on behalf of the public, that will insure against any very open and flagrant breaches of contract.

TWIN PEAKS RESERVOIR PLANS HAVE BEEN FINISHED

Plans for the Twin Peaks reservoirs, which are a part of the auxiliary fire system, have been completed by the City Engineer. The plans call for a reservoir with a capacity of 10,000,000 gallons, divided in two parts. Great care has been exercised to make them earthquake proof. The walls will be of reinforced concrete. It is estimated that if all the fire engines in the city were called into service, they could work continuously for thirteen hours before exhausting the supply.

DAY ORDERS REPAIRS TO SMALL DOWN-TOWN STREETS

On request of the Merchants' Association, President Day of the Board of Public Works has requested the superintendent of streets to make the necessary repairs to the small streets in the block bounded by Sutter, Kearny and Bush streets and Grant Avenue as soon as possible.

Merchants' Association OFFICERS AND DIRECTORS

ANDREW M. DAVIS	President
EUGENE J. BATES	The Emporium
C. K. McINTOSH	First Vice-President
S. F. National Bank	
R. H. SWAYNE	Second Vice-President
Swayne & Hoyt	
BYRON MAUZY	Treasurer
B. Mauzy Piano Co.	
R. S. ATKINS	Robert S. Atkins
EUGENE J. BATES	Hulse, Bradford & Co.
GUSTAVE BRENNER	Gore Impr. Co.
GEORGE C. BOARDMAN, JR.	Boardman Bros. & Co.
W. D. FENNIMORE	Cal. Optical Co.
H. W. POSTLETHWAITE	Holmes Lime Co.
M. H. ROBBINS, JR.	Otis Elevator Co.
A. W. SCOTT, JR.	Scott & Magner
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
I. O. UPHAM	Isaac Upham Co.
L. M. KING	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
FRANK M. TOOD	Editor Review

STANDING COMMITTEES

Public Affairs	
R. H. SWAYNE	Chairman
GEORGE C. BOARDMAN, JR.	A. W. SCOTT, JR.
FRANK I. TURNER	W. D. FENNIMORE
Publicity and Promotion	
I. O. UPHAM	Chairman
M. H. ROBBINS, JR.	H. W. POSTLETHWAITE
HARTLAND LAW	R. S. ATKINS
Trade and Finance	
C. K. McINTOSH	Chairman
BYRON MAUZY	GUSTAVE BRENNER
R. S. ATKINS	EUGENE J. BATES

Reliable Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,400 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco

Frank J. Symmes, Ex-President Merchants' Association of San Francisco

NAME OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.	McLaren, Goode & Co.	ADVERTISING.	Burnham, D. H., & Co.
Amrath, Greenhood & Jansen	Thos. Clunie Bldg.	Cooper, F. J.	Pacific Bldg.
Monadnock Bldg.	Price, Waterhouse & Co.	Green, J. Chas., Co.	Curlett, William
H. M. Brace	310 Sansome	Stevenson and Clinton Park	Phelan Bldg.
Chronicle Bldg.	Ruckstell, John R. Claus Spreckels Bldg.	Johnston-Dienstag-Ayers	310 Kearny
Barrow, Wade, Guthrie & Co.	Rowe, C. V.	130	Chronicle Bldg.
310 Sansome	Room 247, 268 Market	Knapp, Wm., & Co.	Holmes, Edward L.
Cal. Society of Certified Public Accountants	Heitz, Louis	747 Sansome	Leonard, Jos. A.
745 Pacific Bldg.	149 California	The Peters Cartridge Co.	308 Humboldt Bank Bldg.
Herrick, Lester & Herrick	E. D. Bullard	608 Howard	Maggs, Herbert B.
Merchants Exchange Bldg.	Room 219, 268 Market	Barth, Hermann	233 Sansome
Lomax, W. B.	Chronicle Bldg.	12 Geary	McDougall Bros.
			353 Russ Bldg.
			Meussdorffer, C. A.
			Humboldt Bank Bldg.

Meyer, Frederick H...Humboldt Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Reid Bros.....Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co.....
.....311 Crocker Bldg.

ART GLASS.
California Art Glass B. & C. Works..
.....938 Howard

ART GOODS.
Gump, S. & G., Co.....246 Post
Sanborn, Vail & Co.....847 Mission
Schussler Bros.....1218 Sutter
Vickery, Atkins & Torrey....1744 Calif.

ARTESIAN WELLS.
Lowe, J. W.....7 Spear

ARTESIAN WELL TOOLS.
American Tool Works.....109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Manville Co.....
.....127 New Montgomery

ATTORNEYS-AT-LAW.
Bancroft, Philip.....Monadnock Bldg.
Blakeman, T. Z.....623 Sansome
Chamberlain, J. P.....378 Russ Bldg.
Feigenbaum, Sanford.....Merch. Ex. Bldg.
Frank, Nathan H.....Mer. Ex. Building
Heller, E. S.....Union Trust Bldg.
Houghton & Houghton.....Merchants Ex.
Hutchinson & Hutchinson.....Call Bldg.
Kellogg, Sheldon G.....Crocker Bldg.
Keyes, A. D.....Humboldt Bank Bldg.
Kierulff, T. C.....Foxcroft Bldg.
Lake, Frederick B.....2008 Lyon
McNab, Gavin.....
.....1208 Metropolis Bank Bldg.
McCutcheon, Edw. J.....Merchants Ex.
Montague, H. B.....250 Montgomery
Morrison, Cope & Brobeck.....
.....Crocker Bldg.
Naylor, Chas. E.....324 Merchants Ex.
Page, Chas.....2518 Pacific Ave.
Peixotto, Edgar D.....Russ Bldg.
Putnam, Osgood.....519 California
Scheeline, S. C.....417 Montgomery
Son, Chas. A.....837 Mission
Smith, Sidney V.....Merchants Exchange
Thomas, Gerstle, Frick & Beedy.....
.....310 Sansome
Wilson, Mountford S.....Union Trust Bldg.
Wise, Otto Irving.....Humboldt Bk. Bldg.
Wolf, E. Myron.....Crocker Bldg.
Wright, Allen G.....1018 Mills Bldg.
Wright, Geo. T.....1018 Mills Bldg.

AUCTIONEERS.
Chase, Fred H. & Co.....478 Valencia

AUTOMOBILES.
Leavitt, J. W., Co.....300 Golden Gate
Pioneer Automobile Co.....901 Golden Gate

BAGS, BALE ROPE & BURLAP.
Bemis Bros, Bag Co.....Sansome & Vallejo
Schmidt, Johann.....119 Drumm

BAKERIES.
California Baking Co.....Eddy & Fillmore
Young & Swain Baking Co.....1433 Devisa.

BANKS & BANKERS.
American National Bank.....
.....Merchants' Exchange Bldg.
Anglo and London-Paris National
Bank.....Pine and Sansome
Anglo-California Trust Co.....
.....16th & Mission
Bank of California.....422 California
Bank of Italy.....552 Montgomery
Batchelder, Geo. A.....
.....First Natl. Bank Bldg.
Canadian Bk. of Commerce, Cal & S'some
Central Trust Co.....Sansome & Market
Citizens' State Bk. 1051 Monadnock Blg.
Crocker Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co.....100 Mtgy
French Savings Bank.....108 Sutter
German S. & L. Society.....526 California
Hibernia S. & L. Soc. McAllister & Jones
Humboldt Savings Bank.....785 Market
International Bank'n Co.....Mills Bldg.
Italian-American Bk. Montg. & Saeto
Marine Trust and Savings Bank.....
.....100 Market
Mechanics Savings Bank.....
.....Mason and Market
Mercantile Trust Co. of S. F.....464 Cal.
Meyer, Daniel.....Pine & Sansome
Mission Bank, The.....16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bk. of S. F.....708 Mkt.
Russo-Chinese Bank.....417 Montgomery
Rollins, E. H. & Son.....
.....First Natl. Bank Bldg.
Savings and Loan Society.....101 Montg.
San Francisco National Bank.....
.....450 California

S. F. Savings Union.....Montgomery & Cal.
Seaboard National Bank.....101 Market
Security Savings Bank.....316 Montgomery
Swiss-American Bank.....1432 Fillmore
Wells-Fargo-Nevada National Bank
of San Francisco.....Union Trust Bldg.
Western National Bank of San Fran-
cisco.....Powell & Market

Yokohama Specie Bank.....415 Sansome

HARBERS' SUPPLIES.
Deckelmann Bros.....162 Turk

BEER BOTTLED.

Blue and Gold Bottling Co.....2745 16th
Fredericksburg Bot. Co.....18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co.....317 Howard
Heins, Alex., Belting Co.....2413 Harrison

BOILER WORKS.

Eureka Boiler Works.....57-59 Mission
Keystone Boiler Wks.....Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....133 Howard

BOOK BINDERS.

Hicks-Judd Co, The.....270 Valencia
Malloye, F. Co.....251 Bush
Phillips, Wm. R., Co.....714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch.....565 Mkt.
Elder, Paul.....239 Grant Ave.
Robertson, A. M.....222 Stockton
San Francisco News Co.....747 Howard
Whitaker & Ray Co.....770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co.....557 Mission
Heim, F. L.....156 Powell
Koenig Shoe Co, The.....Kearny & Post
Mauzy & Reid Shoe Co.....587 Mission
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co.....825 Market
Rosenbaum Bros.....343 Kearny
Rosenthal's, Inc.....151 Post
Royal Shoe Co.....738 Market
Sommer & Kaufman.....836 Market
United Workingmen's Boot & Shoe
Co.....156 Second
Williams-Marvin Co.....660-664 Howard
Wolf, H., & Bro.....1609 Fillmore
Young, Geo. H., Inc.....207 Second

BOX FACTORIES.

California Pine Box and Lumber Co.
.....1244 Flood Bldg.
Korbel Box Factory.....2014 Bryant
Pacific Box Factory.....Clay & Front

BREWERIES.

Burnell & Co.....Jones & O'Farrell
Hibernia Brewery.....1241 Howard
Lochbaum & Co., A. H.....125 King
Union Brewing & Malting Co.....
.....Eighteenth & Florida
Wunder Brewing Co.....
.....Scott & Greenwich

BREWERS' AGENTS.

Olympia Beer Co.....1423 Sansome

BREWERS' AND BOTTLED'S SUPPLIES.

Bauer Schweitzer Co.....660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co.....Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D., & Co.....544 Sansome
Hohweisner, C., & Co.....511 Wash.
Mayhew, F. E., & Co.....Battery & Wash.
Mattoon & Co.....516 Battery
Swayne, Hoyt & Co.....412 Battery

BROKERS—DRUG.

Serwe & Prier Co.....Freemont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....91 Drumm
DuVal, W. M., & Co.....112 Market
Maillard & Schmeidell.....Sac. & Front
Page Bros.....414 Montgomery
Tozer, R. M.....868 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J., & Co.....480 California
Girvin & Eyre.....Merchants Ex. Bldg.
Irvine, James.....Crocker Bldg.
Politzer, Alex.....1810 Fillmore
Pollitz, Edw., & Co.....419 California
Toplitz, Jos. B.....339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association.....
.....Market, Golden Gate & Taylor
Pacific States Savings & Loan Company.....569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co.....Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Boyle, L. E., Co.....501 Sheldon Bldg.
Holden-Deuprey Co.....126 W. Mission
Levy, Oscar S.....15 Second
Lilley & Thurston Co, The.....82 Second
Waterhouse & Price.....59 Third
Wilkomm Bldg. Supply Co.....151 Tehama

BUTCHERS.

Baccus, R. T.....Haight & Shrader
Bayle-Lacoste & Co.....California Market

Clayburgh & George.....333 Kearny

Decourtieux, A.....California Market

Finke, Fred H.....10 East

Herman, Benj., & Son, Bush & Franklin

Meyers, J., & Co.....California Market

Miller & Lux.....Merchants Exchange Bldg.

Patek, F., & Co.....916 Larkin

Roberts, W. F.....2849 California

Schweitzer, J., & Co.....1412 Bush

Taaffe, Wm., & Co.....Monadnock Bldg.

Clayburgh & George.....333 Kearny

Decourtieux, A.....California Market

Finke, Fred H.....10 East

Herman, Benj., & Son, Bush & Franklin

Meyers, J., & Co.....California Market

Miller & Lux.....Merchants Exchange Bldg.

Patek, F., & Co.....916 Larkin

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Clayburgh & George.....333 Kearny

Decourtieux, A.....California Market

Finke, Fred H.....10 East

Herman, Benj., & Son, Bush & Franklin

Meyers, J., & Co.....California Market

Miller & Lux.....Merchants Exchange Bldg.

Patek, F., & Co.....916 Larkin

Roberts, W. F.....

Seaten, L., & Co. 104 Washington
Schultz-Hansen Co. 330 Drumm
Schwartz Bros. 701 Union Trust Bldg.
Sloss, Louis, & Co. 310 Sansome
Southern Pac. Mill Co., Royal Ins. Bldg.
Von Husen & Co. 100 Davis
Vanvalves, M. D. 117 Washington
Welbanks & Co. 224 Drumm
Welch & Co. 244 California
Western Creameries Co., Cal. & Davis
Wetmore Bros. 450 Front
Whitney, C. E., & Co., Third and Mission
Wolff, Wm., & Co. 52 Beale
Wolf & Sons. 245 Drumm
Wolfen, Max & Co. 121 Front

CONFECTIONERS.

Blum, S. California & Devisadero
Demartini, L., Supply Co., Front & Pine
Gruenhagen Bros. 1610 Van Ness Ave.
Haas, Geo., & Son. 770 Market
Lechten Bros. 1242 Devisadero
Maskey, Frank, Kearny, near Market
Rhine, Henry, & Co. 19th & Bryant
Townsend, W. S. 117 San Jose Ave.

CONTRACTORS.

City Street Improvement Co.
Merchants Exchange Bldg.
Clinton Fireproofing Co.
841 Monadnock Bldg.
Hausen, F. L. 127 Montgomery
Penny, Isaac, Hotel St. Francis
Ransome Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard. 518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons. 779 Market
Masow & Morrison. 518 Monadnock Bldg.

COOPERS.

California Barrel Co. 22nd & Illinois
Carl Cooperage Co. 54 Boardman
Woerner, David, (Est. of) 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W.
1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co. 728 Mission

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co., Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co. 46 Beale
Cowen-Heineberg Co. 365 Market
Nathan-Dohrmann Co. Stock'n & Geary
Schloss Crockery Co. 17-19 Beale

CRUSHED ROCK.

Gray Bros. 2nd & Mission

CURIO DEALERS.

Hetrich, A. L., Co. 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Platt, Frank L., D. D. S.
Geary & Powell

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th

Prager's Market & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 46 Sutter

Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co. 134 Sansome

DOORS AND WINDOWS.

California Door Co. 43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co. 97 Sacramento

Cartwright Draying Co. Main and Mission

Dore & Co. 140 Bush

Emmons, G. W. 438 Market

Farnsworth & Ruggles. 109 Davis

McNab & Smith. 38 Davis

Overland Freight & Trans. Co. 35 2nd

Pierce-Rudolph Storage Co. 1450 Eddy

Rode, C. B., & Co. 102 Pine

Strauss, K. 130 Pine

Teele & Co. 764 Clay

Western Trans. & Strge. Co. 205 Front

Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co. 255 California

Giffin & Skelley Co. 16 California

Guggenheim & Co. Sac'to & Davis

Otzen Packing Co. 423 Drumm

Phoenix Packing Co. 16 California

Rosenberg Bros. Co. 153 California

DRUGGISTS.

Ayers, Edw. N. Van Ness & Geary

Baer Drug Co. 722 Market

Boericke & Runyon. 140 Powell

Broenmel, J. G. B. 2501 California

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co. 307 Crocker Bldg.

FRUITS AND VEGETABLES.

Omey & Goettig. California Market

FURNITURE.

Bateman, Wm. 1913 Bryant

Breuner, John, Co. 1451 Van Ness

Cordes Furniture Co. 1237 Van Ness

Eastern Outfitting Co. 1017 Market

Fredericks, J., Co. 815 Ellis

Friedman, M., & Co. O'Farrell & Polk

Gullixson Bros. 2086 Market

Indianapolis Furniture Co. 833 Mission

Kreiss, L., & Sons. Van Ness & Sutter

Lavenson-Schlueter Co. 227 Post

Moore, Harry J., Furn. Co. 40 O'Farrel

Plum, Chas. M., & Co. 314 Sutter

Redlick-Newman Co. 2200 Mission

Sloane, W. & J., Co. 216 Sutter

Sterling Furniture Co. 1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry, Co. Harrison & 16th

Wisconsin Furniture Co.

FURS.

Gassner, Louis. 112 Geary

Liebes, H., & Co. 167 Post

Wallace, Robert. 126 Geary

FUSE AND MATCH MANUFACTURERS.

Schilling, Adam, & Son. 211-213 Main

GAS ENGINE MANUFACTURERS.

Fairbanks-Morse Co. 158 First

GAS GENERATORS.

Reichert, Theo. 1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co. 919 Monadnock Bldg.

GAS REGULATORS.

Gas Consumers' Assn. 467 O'Farrell

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co. 15th & Folsom

Pacific Coast Glass Wks. 7th & Irwin

GLOVES.

Moss, Geo. A. 752 Market

GLUE MANUFACTURERS.

Burd, Wm., & Son.

... 308 Postal Telegraph Bldg.

California Glue Works. Merch. Ex.

GRAIN AND BEANS.

Barnard & Bunker. 149 California

F. L. Hansen. 127 Montgomery St.

GRAVEL.

Bay Development Co. 153 Berry

GRAPHOPHONES AND PHONOGRAFS.

Columbia Phonograph Co.

GROCERS.

City of Hamburg Co., Inc. 118 Oregon

Cluff, Wm., Co. Spear & Mission

Dannemark Bros. Haight & Scott

De Bernardi, D., & Co. 707 Battery

Getz, M., & Co. 135-141 Main

Goldberg, Bowen & Co. 1242 Van Ness

Levaggi, Granucci & Co., Inc. 412 Front

Haas Bros. Sacramento & Davis

Hooper & Jennings. 462 Bryant

Johnson Bros. Fillmore & Sacramento

Lennon, John A. 918 Eddy

McCullough Co., M. A. 154-156 Sixth

Meyer, A., & Co. 136 Steuart

Newbauer, J. H., & Co. Davis & Pacific

Peters Bros. 901 Cole

Rathjen Bros. 272 O'Farrell

Rochdale Wholesale Co. 228 Commercial

Rothschild, John, & Co. Spear & Market

Snoek, James A., & Co. 247 Davis

Stulz, Jos. A., Co. 1931 Fillmore

Sussman, Wormser & Co. 140 Spear

Tillmann & Bendel. Pine & Davis

West, Elliott & Gordon. 500-504 Hayes

Weilman, Peck & Co. 311-337 East

GUNS AND AMMUNITION.

Bekart, Phil B., Co. 717 Market

Golcher Bros. 513 Market

Shreve & Barber Co. 1023 Market

HAMMAM BATHS.

Burns, Edw. F. 815 Eddy

HARDWARE.

Arnold Hardware Co. 848 Webster

Baker & Hamilton. 465 Brannan

Brittain & Co. 940 Market

Brown, Chas., & Co. 871 Market

Brown, The Ralph, Co. 2

Christensen & Goodwin...241 Sansome
Commercial Union Assurance Co., Ltd.
..... Sansome & Halleck
Connor, John.....43 S. Broderick
Davis, J. B. F., & Son.....Mont. & Sac'to
Dornin, John C.....Kohl Bldg.
Wm. A. Brennan...604 Merchants Ex.
Duncan & Rehfisch...Sansome & Sac'to
Fireman's Fund Ins. Co., Cal. & Sansome
I. Gutte.....306 California
Herold, Rudolph, Jr....114 Russ Arcade
Hilman, John R., & Son...114 Russ Arcade
Insurance Co. of N. A....343 Sansome
Kilgarif & Beaver...Post & Grant Ave.
Liverpool & London & Globe Ins. Co.
..... 444 California
London & Lancashire Fire Insurance
Co. 571 Sacramento
London Assurance Corporation.....
..... Sansome & Pine
Macdonald & Miles.....Russ Bldg.
Manheim, Dibbern & Co....453-455 Mtgy.
McNear & Wayman....Sansome & Sac'to
New Zealand Insurance Co.
..... 343 Sansome
Pacific Mutual Life Insurance Co., The
Post & Grant Ave.
Pacific Surety Co....401 Sansome
Palache & Hewitt.....430 California
Potter, Edw. E.....578 Sacramento
Preferred Accident Ins. Co....704 Market
Queen Insurance Co....Pine & Sansome
Royal Insurance Co....Pine & Sansome
Rosenthal, Louis.....315 California
Sperling, Frank, Claus Spreckels Bldg.
Stovel, C. J.....136 Leidesdorff
Travelers' Ins. Co....Monadnock Bldg.
Waniorek, M. 201 Sansome
Ward, C. H.....211 Sansome
West Coast Life Ins. Co....348 Pine
Whitely, Henry M....307 Merchants Ex.
Wilson, Horace.....407 Montgomery

INVESTMENT SECURITIES.
Brown-Walker-Simmons Co.
..... Crocker Bldg.

IRON, ORNAMENTAL.
Sartorius Co. Fifteenth & Utah

IRON WORKS.
Moore & Scott Iron Works.....
..... Main & Howard
Morton & Hedley.....215 Harrison
Risdon Iron Works....298 Steuart
Vulcan Iron Works.....604 Missouri

IRON AND STEEL MERCHANTS.
Berger & Carter Co....17th & Mississippi
Taylor & Spottswood Co.
..... 343 Monadnock Bldg.
Woods & Huddart.....356 Market

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T., & Co....1465 Polk
Solomon, C., Jr....314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros....114 Sansome

JEWELERS.
Abrams, Henry M., Co....717 Market
Andrews, A....909 Van Ness Ave.
Baldwin Jewelry Co....1261 Van Ness Av.
California Jewelry Co....704 Market
Carrau & Green.....214 Kearny
Dinkelspiel, J. S.....150 Post
Dorrance-Battin Co....Chronicle Bldg.
Eisenberg, A., & Co....Post & Kearny
Glindermann, W. 818 Market
Greenzweig, Geo., & Co....150 Post
Hall, A. I., & Son.....150 Post
Hammersmith & Co., Sutter & Grant Av.
Heringhi, Leo.....398 Steiner
Isaacs, Abe.....Phelan Bldg.
Jidis, Alphonse, Co....704 Market
Lehrberger, J. S., & Co....704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros.....150 Post
Radke & Co.....218 Post
Schussler, M., & Co....704 Market
Shreve & Co....Grant Ave. & Post
Sorenson, James A., & Co....715 Market

JEWELERS' SUPPLIES.
Muhls & Lochbaum Co....1506 Sacramento

KNITTED GOODS.
Pfister, J. J., Knitting Co....739 Market
Gantner & Mattern Co., Post & Grant Av.

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....
..... Grant Ave. & Sutter
Marks Bros.....Commercial Bldg.
Magnin, L., & Co....Grant Ave. & Geary
Newbauer Bros....37 Battery
Schwartz & Goodman....879 Market
Paragon, The....Grant Ave. & Geary

LADIES' TAİLİNS.
Flamm, G.....2202 California

LAMPS.
Boesch Lamp Co....1125 Mission
Bauer Lamp & Reflector Co....528 Gough

LAUNDRIES.
La Grande Laundry Co....231 Twelfth
Metropolitan Laundry Co.
..... 1148 Harrison
National Laundry Co....3841 Eighteenth
San Francisco Laundry....1408 Turk
White Star Laundry....385 Eighth

LAUNDRY MACHINERY.
Western Laundry Machinery Co.
..... 58 Fremont
Troy Laundry Mach. Co....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co....200 McAllister

LEAF TOBACCO DEALERS.

Gostinsky & Co....747 Sansome

Kohlberg & Co....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co....431 Battery

Wagner Leather Co....Sierra Bldg.

Harpham & Jansen....524 Washington

Kauffman, Davidson & Semmel....137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co....95 Market

Holmes Lime Co....704 Market

LITHOGRAPHERS.

Britton & Rey....215 Bay

California Lithographing Co.

LIVERY STABLES.

Christensen, E. C., & Son....1210 Valencia

Clemens, C. J....316 Fulton

Kelly, Thomas, & Sons....Pine & Franklin

Pease, E. R....1009 Valencia

LUMBER DEALERS.

Casper Lumber Co....810 Kohl Bldg.

Collins, Geo. H....502 California

Dodge, E. J., & Co....16 California

Dolbeer & Carson Co....Merchants Ex.

Ford, Chas. D., Co....Merchants Ex.

Grays Harbor Commercial Co....741 Harrison

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co....154 Sutter

MEN'S FURNISHING GOODS.

Berger, Nat.....1449 Fillmore

Berger, Sam.....1449 Fillmore

Bullock & Jones.....Post & Kearny

Clinton, Peabody & Co....Howd & Id. Ct.

Ellis, Milton & Co....7 Stockton

Dorey & Cunningham....65 Market

Greenebaum, Weil & Michels....

..... Mission, bet. 3d & 4th

Hansen & Elrick.....

..... Montgomery & California

Neustadter Bros....First & Mission

Rogerson, J. C....1017 Valencia

Toggery, The....Montgomery & California

MERCHANT TAILORS.

Bernstein, Sam.....180 Sutter

Growall, W. L., Co....704 Market

Jacobi, J. M., & Co....Sutter & Montg.

Lyons, Chas.....1472 Fillmore

Martin Bros....Humboldt Bank Bldg.

Reid, J., & Son....823 Market

Steil, Henry, Co....642 Market

Valentine, R....189 O'Farrell

METAL WORKS.

Finn, John, Metal Works....334 Second

Pacific Metal Works....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co....154 Sutter

MILK AND CREAM.

Columbia Dairy....231 Franklin

Jersey Farm Co....436 Eighth

Standard Milk Co....3201 Sixteenth

MILLINERY.

Butler-Schultz Co....731 Market

Hinz & Landt....883 Market

Holm & Nathan....86 Third

Muller & Raas Co....833 Market

Spencer & Mitau....930 Market

MINERAL WATERS.

Eggers, Chas., & Co....118 Eureka

Shasta Water Co....6th & Brannan

Witter Medical Springs Co., Room

411, Westbank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co., Mills Bldg.

Bourn, W. B....2550 Webster

Ralston, W. C....201 Sansome

MINING MACHINERY.

Woodbury, Geo. E....238 Townsend

NECKWEAR MANUFACTURERS.

California Neckwear Co....14 Sansome

Heineman, H. M....1649 Bush

Samter, L., & Sons....758 Mission

NEWS DEALERS.

Foster & Orear....Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W....560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co....837 Mission

NUT DEALERS.

Sunset Nut Shelling Co....427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc....509 Market

Yawman & Erbe Mfg. Co....712 Mission

OILS.

Porter, W. S....2029 California

Standard Oil Co....461 Market

OPTICIANS.

Bertling Optical Co....186 Bush

California Optical Co....181 Post

Chinn-Beretta Optical Co....120 Geary

Hirsch & Kaiser....218 Post

Kahn, Geo. H....34 Kearny

Kahn, Henry, & Co....644 Market

OVERALLS.

Armer, A. M., & Co....760 Mission

OYSTER DEALERS.

Darbee & Immel....1886 Fillmore

Morgan Oyster Co., The....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n....

..... Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson....Fife Bldg.

PAINTS AND OILS.

Bass-Hleuter Paint Co....816 Mission

Clinch, C. G., & Co....156 King

Emerick & Duncan....663 Howard

Fuller, W. P., & Co....301 Mission

Magner Bros....419 Jackson

Nason, R. N., & Co....Utah & Fifteenth

Whittier-Coburn Co....Howard & Beale

PAINTERS AND PAPER HANGERS.

Brace, N....459 Valencia

Fraser, John P....841 O'Farrell

Mitchell, Edw. H. 3363 Army
 Mitchell, J. H. 717 Market
 Recorder Printing & Publishing Co. 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.... First & Howard
 Platt Iron Works Co.... 70 Fremont
 Price, G. W., Pump Co.... 23 Stevenson
 Worthington, Henry R. 148 First

RAILWAY EQUIPMENT.

Livermore, Norman B., Co. Metropolis Bank Bldg

RATTAN WORKS.

Coulter's Rattan Works.... 1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros & Co. 251 Montgomery
 Armstrong-Quatman Co. 227 Montgomery
 Aronson Realty Co. 160 Sutter
 Babin, Landry C., Co. 423 Kearny
 Baldwin & Howell.... 318 Kearny
 Bancroft, Paul. Bancroft Bldg.
 Bay Shore Real Estate Co., Inc.... 4392 San Bruno Ave.
 Bew, Geo. E., & Co. 129 Sutter
 Boardman Bros. & Co.... 508 California
 Bonfield & Ryan.... 157 Sutter
 Bovee, Toy & Co. 111 Montgomery
 Browne, R. S., & Co. 129 Sutter
 Bush, David, & Son.... 217 Russ Bldg.
 Clark, Curran.... Russ Bldg.
 Coffey, H. E.... 124 Masonic Ave.
 Cowden, J. B. 339 Montgomery
 Crim, W. H., & Co.... Monadnock Bldg.
 Dibert & White.... 656 Market
 Easton, Wendell.... 209 Monadnock Bldg.
 Ehrenpfort, Wm.... 801 Fillmore
 Fisher, Chas. W. 304 & 305 Realty Bldg., 660 Market
 Giselman, Wm., trustee.... Russ Bldg.
 Grady, John H. 151 Sutter
 Harrigan, Weidenmuller & Rosen-
 strom, Inc. 345 Montgomery
 Healy & Gillespie.... 244 Church
 Hendrickson, Wm., & Co.... Shreve Bldg.
 Hensley-Green Co. 237 Mills Bldg.
 Heyman, Oscar, & Bro.... 113 Montg'y
 Hoag & Lansdale.... 243 Bush
 Hooker & Lent.... First & Market
 Inverness Land & W. Co. 219 Montgomery
 Joost Sons & Co. 16th & Guerrero
 Kane & Co. 217 Montgomery
 Kahn & Feder.... 520 California
 Keil Estate Co. 1209 Flood Bldg.
 Langrebe, McNevin & Jones.... 525 California
 Levy, F. & A., Co.... 241 Montgomery
 Lichtenstein Bros. Co. 268 Market
 Lincoln Realty Co. 925 Mills Bldg.
 Lyon & Hoag.... 636 Market
 Mackenzie & Underhill.... 106 Merch. Ex.
 Madison & Burke.... 30 Montgomery
 Magee, Thos., & Sons.... 5 Montgomery
 Marston, Frank W., Col. Marston Bldg.
 McElroy, R. D.... 606 Phelan Bldg.
 McGaw, John, & Co.... 232 Montgomery
 McMahan, Mabry.... 412 Market
 McMahon, O. L., & Co.... 128 Sutter
 Middleton, John Crocker Bldg.
 Moore, S. I. 815 Shreve Bldg.
 Mooser & St. Germain.... 155 Sutter
 Oliver, P. B., & Co.... 104 Montgomery
 Partridge, John.... 383 Monadnock Bldg.
 Polito, John L. 2104 Market
 Pon, Albert J. 1012 Fillmore
 Rich, A. J., & Co. 121 Sutter
 Rucker, Jos. H., & Co. 49 Post
 Sachs, Sanford.... 2027 Sutter
 S. F. & Suburban Home Building
 Society.... 201 Euclid Ave.
 Schroth Co., The.... 251 Kearny
 Schmitz, L. A. 3321 Twenty-first
 Shainwald, Buckbee & Co.... 27 Montg'y.
 Skelton, E. W. 229 Montgomery
 Strassburger, I., & Co.... 484 California
 Strong, Belden & Farr.... 157 Sutter
 Truman Investment Co. 111
 Humboldt Bank Bldg.
 Umbsen, G. H., & Co.... 20 Montgomery
 Von Rhein Real Estate Co. 51 Geary
 Wayman, Guy T. Mills Bldg.
 Weck, F. A., Realty Co. Berkeley
 Weissbein Bros. 141 Sutter
 Whittell, George, Jr. 166 Geary
 Williams & Surryhine.... 114 Sutter
 Wolf & Hollman.... 327 Kearny

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works....
 Merchants Exchange, 8th Floor

RESTAURANTS.

Galindo, F. B. 136 Ellis
 Kilborn & Hayden.... 34 Market
 Larsen, C. G. 50 Eddy
 Louis Fashion Restaurant.... 22 Sansome
 Louvre, The-care The Elkus Co....
 787 Mission (temporary office)
 Petersen, Jacob.... 7 Market
 Pouchan, G., & Co.... 497 Golden Gate
 Ravn & Karstensen.... 131 Market
 Swain Company.... 1241 Van Ness
 Westerfeld, J., & Co.... 1530 Haight

ROOFING AND BUILDING PAPER.

Paraffine Paint Co. 39 First
 Pacific Refining & Roofing Co....
 379 Monadnock Bldg.

RUBBER GOODS.

Bowers Rubber Works.... 62 Sacramento
 Goodyear Rubber Co. 587 Market
 Gorham Rubber Co. 50 Fremont
 Winslow, C. R., & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co. 1212 Market
 Patrick & Co. 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.,
 Russ Bldg.
 La Zacaalpa Rubber Plantation Co.,
 Russ Bldg.

RUG MANUFACTURERS.

California Rug Co.... 2147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co....
 Second & Jessie
 Hermann Safe Co., The.... 126 Folsom
 Parcells Safe Co. 577 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co. 575 Market
 Weber, C. F., & Co. 365 Market

SCHOOL BOOK PUBLISHERS.

Doubt & Co. 717 Market
 Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co....
 Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co....
 501 Balboa Bldg., 2nd & Market
 Morse, C. C., & Co. 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons.... 17 Spear
 Steiger Terra Cotta & Pottery Works
 729 Mills Bldg.

SEWING MACHINES.

Jackson, W. E. 404 Sutter
 Singer Mfg. Co. 17 Jones
 White Sewing Mach. Co.... 1478 Market

SHEET IRON AND PIPES.

Smith, Francis, & Co.... 9 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave.
 Delano Bros. 70 Spear

SHIP BUILDERS.

Turner, Matthew.... 14 Steuart
 Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co....
 138 Steuart

Havinside, Withers & Davis.... 34 Steuart
 Josselyn, G. M., & Co.... 25-33 Main

Sellers & Madison Co.... 96 Market

Weeks-Howe-Emerson Co.... 51 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin....
 410 Alaska Commercial Bldg.

American Trading Co.... 244 California

Balfour, Guthrie Co.... 320 Sansome

Barneson, Hibberd Co.... 149 California

Bates & Chesebrough.... Mer. Ex. Bldg.

Bowring & Co.... 310 California

Gale Bros.... 408 Davis

Grace, W. R., & Co.... 612 California

Herrmann, Geo., Co.... 310 Sacramento

Hind, Ralph & Co.... 310 California

Johnson-Locke Mercantile Co....
 210 California

Lund, Henry, & Co.... 201 Marine Bldg.

Mitsui & Co.... Merchants Exchange

Meyer, Wilson & Co.... 454 California

Moore, Ferguson & Co.... 690 Commercial

Newhall, H. M., & Co.... 114 Battery

Otis, McAllister & Co.... 310 California

Parrott & Co.... 204 California

Plummer, Geo. E., & Co.... 54 Steuart

Port Costa Milling Co.... 210 Battery

Spreckels, J. D., & Bros., Co.... 90 Clay

Williams, Dimond & Co.... 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co.... 77 Battery

Ulman, Selligsohn & Brown....
 149 New Montgomery

SHOE GOODS.

Dolliver Bros.... 619 Mission

SILKS.

Hart, B., & Brother.... 14 Sansome

Clayburgh Bros. Sansome and Bush

SILK MANUFACTURERS.

Nonotuck Silk Co.... 515 Market

Carlson-Currier Co.... 114 Sansome

SILVERWARE.

Graves, W. E.... 717 Market

SMOKERS' ARTICLES.

Heininger, C. P., & Co.... 687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co.... 17th & R. Island
 Lulin, Otto & Co.... 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., Co.... 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co..Union & Octavia

STATIONERS AND PAPER DEALERS.

Blake, Moffit & Towne.... 1400 Fourth

Crocker, H. S., Co.... 460 Market

Dixon, Fish & Co.... 205 California

Schwabacher-Frey Stationery Co....
 42-44 Sutter

Standard Office Sup. Co.... 427 Montg'y

Upahm, Isaac, Co.... 104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works.... 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co....
 Jackson-St. Wharf

Capelle, Robert.... 250 Powell

Cook, Thos., & Son.... 32 Powell

Ettore Patrizi & Co.... 118 Mont. Ave.

Fugazi, Cav. Uff., J. F., 628 Montgomery

Hamburg-American Line.... 160 Powell

Pacific Coast Steamship Co.... 112 Market

Pacific Mail Steamship Co.... Flood Bldg.

Toyo Kisen Kaisha.... Flood Bldg.

Monticello Steamship Co.... Ferry Bldg.

Northern Commercial Co.... 320 Sansome

Shipowners' & Merchants' Tugboat Co....
 Vallejo St. Wharf

Wells Fargo & Co. Express....
 Second & Mission

Zappettini & Perasso.... 1 Mont. Ave.

STEVEDORES.

Eschen & Minor.... 112 Market

STORE AND OFFICE FIXTURES.

Fink & Schindler Co.... 218 Thirteenth

Simmen, John.... 70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co.... 531 Mission

Steiger & Kerr.... Eighteenth & Folsom

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco

FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

At the annual banquet of the Merchants' Association, to be held December 2d, eminent speakers will discuss "The Good of San Francisco." This promises to be one of the finest semi-public events of the year.

CIVIC LEAGUE'S VALUABLE WORK.

In taking over the inspection work of the Civic League, the Merchants' Association will be following out a line of public service that it assumed after the bond issue of 1903 and followed practically to completion, as far as the improvements under that issue were carried. The Civic League charged itself with the labor of inspecting the work to be done under the issue of 1908, and it is not too much to say that it discharged that most important function with the greatest energy and thoroughness and saved the city hundreds of thousands of dollars. The Merchants' Association will take up the work where the Civic League lays it down, not with a view to doing it better, but in the hope that it will be able to carry it on as well and possibly with more promise of permanence. In that purpose the Association hopes and believes it will have the moral support of every good citizen of this community—and the financial support of most of them.

FOR FRESH CONFETTI.

Second-hand confetti is not a nice viand, and since San Francisco has suddenly taken its rightful place as the carnival city of the world it is incumbent on us to see that sanitary requirements are not outraged by the thrifty small boy who scoops up the bright bits of paper from the sidewalk and either sells them over again or uses them with too much precision himself. The method adopted by some European cities is to permit the sale and use of but one color of confetti at a time. One may use any color one wishes, and change it from time to time, but once it falls all colors mix, and the throwing or selling of parti-colored confetti becomes prima facie evidence that it has been gathered from the street and subjects the offender to arrest. Such a regulation is needed even in San Francisco, where the carnival crowds have proved to be the most courteous in the world.

All honor to the San Francisco police. Only men of very superior character could have acted with so much moderation, stead-

iness and discretion. Their work in helping the crowds to keep themselves within bounds contributed heavily to the success of the festival and reflected great credit on the spirit of self-respect and moral responsibility that has been infused into the force by one Jesse B. Cook.

AFTER DON GASPAR'S DEPARTURE.

The pride, the exultation, the magic sense of participation in a grand achievement, which every true San Franciscan must have felt, as the living miles of color, pomp and beauty rolled for hours through the streets of the renascent city, were not describable in words, nor were they measurable by comparison with any similar event, for there never was any similar event. There has not been in this city such a demonstration of unity and solidarity and capacity for "pulling together," that ever-dear desideratum of the easy grumbler, as this smooth execution of a big plan and purpose. In that, San Francisco showed itself capable of any sort of united action that her people believe to be necessary. Such a community has nothing to fear for the future—it can make its own future.

For such heartening assurance, for the consciousness of civic strength and power that flows from it, for the conviction that we are again a great city, without a rival west of Chicago, for the week of healthy excitement and mirth, not to mention the solid millions of dollars the visitors left with us, the widespread advertising the city has had, and the re-establishing of San Francisco's reputation as the great pleasure resort of the country—for all these values received, you should take off your hat, Mr. San Franciscan, to the members of the Executive Committee. They did it all. They worked in the face of the most unexpected difficulties. The contributions, in spite of glittering promises made after the New Year celebration last year, were slow, so slow that a few members personally guaranteed to make up any unavoidable deficit, thus assuming obligations amounting to thousands of dollars. The characteristic San Francisco vice of looking past the most promising plan to get a good whack at the fellow that made it had been so much in evidence that these men refused for a long time to disclose their names, for fear some capricious personal criticism should spoil the effect of their work. There were even individuals that said the project was a political scheme to divert attention from the municipal campaign. Yet the members of the committee went ahead and with admirable daring, industry, and self-sacrifice, they rendered their city this most valuable service.

Even in the face of the general feeling of goodwill engendered by the outcome, one is tempted to scold a little at the niggardliness of the financial support accorded men that were working so hard to promote the common good. They had not only to attend to their own pursuits and work out the festival plans besides, but they had to take care of the money end of the affair and get out the cash that should have been freely volunteered, by personal solicitation. Thousands of dollars in profits have been taken in by men that could hardly be persuaded to put up fifty. A judge of the Superior Court remarked to the writer that "Restaurant proprietors subscribed twenty

dollars who could and should have written two ciphers after it."

That condition of affairs entailed un-called for anxieties and unexpected labors, and the Committee shouldered and carried them without a complaint. It is not grumbling now. But it ought not to happen again.

The attention of the world is centered on San Francisco to-day as the thriving metropolis of the Pacific Coast, the one city of the West whose progress and future are absolutely assured by its present size, position, wealth, and energy; and the result is due primarily to the business men on the Executive Committee. There is no danger of repeating their names too often, so we print them here, not as a matter of news but of recognition. They are: P. T. Clay, chairman; Milton H. Esberg, vice-chairman; Louis Sloss, treasurer; Andrew G. McCarthy, Edgar D. Peixotto, James A. Johnston, Dent H. Robert, Charles De Young, John A. Hammersmith, Paul T. Carroll, W. D. Fennimore, C. W. Hornick, S. Fred Hogue, Robert A. Roos, James Rolph, Jr., Vincent Whitney, and J. H. Crothers. To these must be added the names of Governor Gillett and Mayor Taylor, whose co-operation was not lacking at any time it could do good; and of Charles C. Moore, the "special ambassador" to Europe, who induced the foreign governments to send their warships and thereby promoted their direct interest in the result, and "Special Commissioner" James Woods, who brought the hotel men of the country to see what the city could offer in the shape of accommodations for anybody from anywhere.

These men have done the city a service inestimable. Through them the new San Francisco has found itself, and knows itself for the old San Francisco in spirit, will, unconquerable purpose and a new suit of clothes. They deserve our gratitude. It was a big thing to do.

GOOD STREET CLEANING.

The Street Cleaning Bureau and its men did remarkably good work for the city during the festival. They swept and shoveled away confetti by the wagon-load from Market Street and the streets of Chinatown as well, so that the early riser found the pavements as clean as though there had been no celebration. It is a pity that anybody should have persuaded these very serviceable men that a neat white uniform, distinguishing them and protecting them from carelessly driven teams and automobiles, could be a "badge of servitude" or in any other way degrading to their dignity.

The cheaper street work can be done in San Francisco, the more of it we shall have, and the faster we shall get it. If concrete curbs properly reinforced with steel corners and edges, can be put in for very much less than granite, and if they will serve the purpose as well as the granite, they ought to be permitted in the outlying districts.

The Secretary of the Merchants' Association has been instructed by the Board of Directors to call the attention of the Board of Public Works to the unused car tracks on Presidio Avenue, and to suggest that they be removed and the street put in good order as soon as possible.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

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SAN FRANCISCO, CAL., DECEMBER, 1909

No. 160

WATCHING PUBLIC IMPROVEMENTS FOR THE PEOPLE THAT PAY THE BILLS

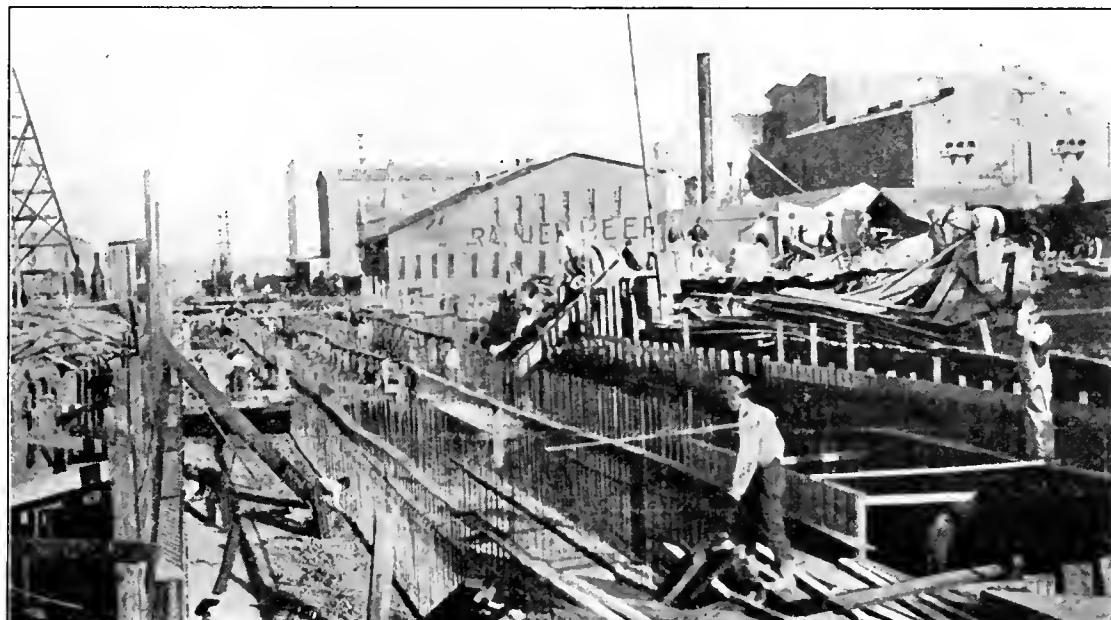
How the Merchants' Association is Daily Inspecting the Construction of Public Works under the 18,200,000-dollar Bond Issue.

Down on Division street, near the Western Pacific right of way, a couple of frantic pile drivers are pounding piles into the bottom of a trench that looks as though it were being prepared for a three-track underground railway. Farther along in the same trench a gang of workmen are raising a little wiry-looking forest of re-enforcing steel in four rows, the top above their heads but well below the street level. Beyond them, another gang is setting board forms on each side the rows of steel and across the top, ready to receive the concrete. Another gang beyond that is stripping the forms from the side-walls, partitions and ceiling of a three-chambered subterranean gallery through which troops might march by column of fours in each compartment. It is one of the city's great storm-water sewers, one that will soon carry the most violent rainfalls from five square miles of roofs and pavements in the west and south parts of San Francisco, reaching in a circular sweep from Hayes Valley and Twin Peaks around to Noe Valley and the Potrero, and pour it into Channel street, sweetening up that noisesome slough and relieving the rest of our over-burdened drainage system of the winter floods.

Strong Enough to Hold Up a Train.

The Western Pacific tracks cross the sewer, and at that point its roof is twenty-two inches thick and sufficiently re-enforced with steel bars to hold up the heaviest locomotives—loads the great Roman cloaca never had to carry.

Up a side street another gang representing another contracting firm is pouring the concrete into the forms of another sort of sewer to connect with the main one—a lesser bore, shaped, on cross section, like an egg standing on its smaller end, so that no matter how small the flow through it may be, there will always be some depth of water. The bottom has been put in place, and the forms erected on the sides. Men in rubber boots are standing on the top of the barrel-like structure, tamping the material. A large wooden hopper rests on the sides of the trench, with a canvas chute



Division Street Sewer, Section B.

leading into the crib. "Loog outa below!" shouts the man behind the wheelbarrow, and a load of semi-fluid sand, broken rock, cement and water sloshes into place. The men in the forms attack it with long, spade-like tamping irons and tamp and drive it into the smallest interstices of the form, tucking and puddling it into every crack and corner and all the chinks made by the laced wires and bent bars of the re-enforcement.

Lots of Work.

Similar operations proceed at a number of different points, under as many different contracts for sections of the work. The sides of the trenches are cluttered with steel, wire, rough lumber, sand, crushed rock, tools, bending machinery, forms, cement-sacks and all the crazy litter of construction camps. Bronzed youngsters in corduroys, recently graduated engineers with the college pins still on them, some representing the contractor and some the city, are going about among the piles of material with note books, keeping tab on what has been delivered and what has been used. For, whether these sewers are to be hard as rock and tough as steel, or merely stiff mud depends on the delivery of the right material and the proper execution of every detail of the contract.

A man arrives and goes to work looking over the job. He climbs down into the trench, pokes at the fresh concrete, examines the wiring of the re-enforcement, pays particular at-

tention to the tamping and puddling going on underground, comes up and watches the mixing machine awhile. He kicks into the heaps of broken stone, and suddenly pounces on a bit as big as a walnut which he turns over in his fingers, blows at, and scrapes with his knife as anxiously as though he had found auriferous quartz and was afraid it might turn out to be something else. Then he says to the city inspector: "They struck a small ledge of sandstone in that quarry two weeks ago. An occasional small piece of sandstone would not do any material harm, but if it comes in any larger

amount we'll have to ask you to have it rejected." To which the inspector willingly assents. He wants things to go properly and is glad of a little help.

No More Lime-Barrel Sewers.

The days when lime-barrels with the heads knocked out, laid end to end in a ditch, constituted a sewer in San Francisco have gone by. They will not return as long as the citizens that foot the bills understand what is going on and exercise intelligent supervision over the work they are paying for.

On May 11, 1908, the people of San Francisco voted an issue of \$18,200,000 of bonds for the following purposes:

Fire Protection.....	\$5,200,000
Sewers	4,000,000
School Buildings.....	5,000,000
Hospital	2,000,000
Hall of Justice and Jail.....	1,000,000
Garbage System	1,000,000

Need of Inspection

Then some of them realized that, troublesome, distasteful and expensive as it might be, the expenditure would have to be watched if the city was to get value for the credit it was going to use and the money it was going to spend, so the Civic League organized a Bureau of Inspection and put men into the field to see that contractors carried out their agreements and official inspectors did not slight their work. About eighteen thousand dollars were required to pay the expenses of this supervision,

for one year, and the money was cheerfully subscribed. The public understands how, when and why this work was taken over by the Merchants' Association, but the average tax-payer has very little notion of the magnitude either of the city's undertaking or of the vital importance of the inspection work the Association has assumed, without actually going into the field and looking at the details of the different jobs; which to most citizens is impossible.

At present, work is under way on the remaining cisterns for the new fire protection system, on the new sewer system, on the County Infirmary, which is almost completed, on the Hall of Justice, on the City and County Hospital, on the new school buildings, some of which are nearly finished, on the two fire boats which will be part of our protection against another conflagration, and on the testing of the valves and pipe for the auxiliary salt water mains. The jobs are widely scattered, but men must get around to all of them from time to time as their various stages of progress make necessary. A visit to the scene of some of these operations with a Merchants' Association inspector makes it plain how very important this impartial supervision is, that undertakings so vital to the city may not be ruined in the doing.

No Unnecessary Strength.

The sewers will constitute a vast system on which \$4,000,000 are being spent and on which the health of the city will depend. They must provide for the storm waters as well as for sanitation. The designs have been most carefully made with a full allowance of strength to resist possible ground shocks and sudden hydraulic stresses that may result from accidental stoppages. But there is no margin to throw away. No money has been wasted on unnecessary strength and hence it is essential that all contracts be executed in substantial accordance with the specifications. Owing largely to the previous inspection there have been few deliberate attempts to evade specifications and it is likely no city ever received better work on public contracts than San Francisco has been getting, down to the present. But any departures are dangerous, and even the well-meant efforts of foremen to repair small accidents or their attempts to make as good a showing as possible for the time put in, may mean serious damage to the structure.

Small Details, But Vital.

For example: when the inspector arrived on the scene of one contract the other day he found that an invert, or bottom, had been laid and that rain had washed a little sand and clay on to the fresh edge, where the next run of concrete was to go. The edge bristles with the stubs of steel wires and is a nasty thing to work on, but unless it is made as clean as a newly-washed window, the new concrete will not bond with it, and the result will be a seam leaking sewage as long as the sewer lasts, to say nothing of the weakening effect on the structure. The temptation to leave a little of that dirt there must, in most cases, be overcome by the certainty that there will be frequent visits, at unknown times, by an expert representing the people that pay.

A little farther on, the inspector finds a variance from contract on a large round sewer, consisting of a change in the position of the re-enforcing material. There has been no intention to defraud. The contractor thought it would be better that way. Investigation shows that a small change in structural design has been made, that has not yet come to the attention of the City Engineer. The Merchants'

Association inspector notes the change, and takes steps to satisfy himself that it is an admissible departure. Such instances arise every week, almost every day, on some part of the work.

Out of Sight, Out of Mind.

On a big curve in an egg-shaped sewer almost big enough for a man to walk upright in, the plan calls for a thickness of nine



Setting Foundation Piles.

inches. The inspector for the taxpayers looks at it narrowly, lays a rule on it and finds it seven and a half inches thick. The forms may have sprung, or the lagging given way a little. A dozen things may happen to spoil the plan, not necessarily indicating intentional fraud. Yet the temptation to cover up such a defect is strong in any human being responsible for rapid progress on a big job and anxious to make a record for economical work, and once the trench is filled in, the taxpayer has about as much chance of having the matter rectified as he would have if the job were being done on the dark side of the moon.

Where Failures Might Occur.

Work on another contract commences with the driving of a double row of piles to form a foundation for the sewer. It is essential that the foundation be good throughout, or some slight subsidence of the soil may let the structure sink and break. The inspector watches the pile driver awhile, and especially the piles, which are arriving and being driven about as fast as they can be hauled on the ground. The contract calls for a pile at least ten inches thick at the cut-off, and the inspector knows it. One arrives that looks a little thin and underfed. Quietly the inspector's rule is laid across the end and shows less than nine inches, and the stick tapers from that. Is a nine inch pile enough? If so why pay for ten inch piles? Possibly it doesn't matter if it only happens once in a while, but possibly also if nothing were said about it, it might happen a quarter or half the time, and weak spots in foundations allow settling and destroy grades.

There is no intention to harry contractors about small points, and there must be some give-and-take about all work of this kind, but when concessions are made it should be with the knowledge of the city's engineers, and they can not be everywhere at once.

Fair to Both Sides.

Such inspection is a protection to the contractor that means to do his work properly. It protects him against the competition of men that would underbid him unfairly, intending to make a profit by scamping the job, and it assures him that he will not be held to account for more than his contract.

After all, a great deal depends on the contractor, and his disposition to co-operate with the authorities. The sewer system now under construction embodies all that is latest and best in design. In the topography and geology of San Francisco the most varied conditions are encountered and the system, embracing everything from an iron-stone pipe up to the three-chambered affair referred to at the head of this article, with junction structures, storm-water wiers and inverted siphons, winding through all sorts of soil and rock and sometimes traveling across country on stilts, has been adapted to its office with the greatest ingenuity and skill. There are hard problems for the contractor and on the manner in which he solves them will depend the efficiency of the work, to a large extent. In excavating, proper precautions must be taken to prevent caving and damage to adjacent property. Foundations must be solid. Forms must be well enough braced so as not to yield under pressure when the concrete is setting, or else grades may be spoiled—one such case was discovered by the Association's inspector last month, and the work had to be taken out. The lumber of the forms must not warp, for the same reason, although it will be alternately wet and dry. When the forms shift, as they sometimes do, close inspection is necessary to see that they are properly re-set or that the contractor removes the partly set concrete and makes a new pouring.

Quality of Materials.

The sand must be inspected when it is brought on the job. If it contains too much silt it will make a poor concrete. Rock must not only be of the kind specified, but it must be free from dirt and clay. It must be sharp and uneven and of graded sizes so that the voids will all be filled; otherwise weakness will develop and leaks will occur.

In mixing, there is a tendency noticeable to overload the barrows of rock, thus changing the proper proportions of the mixture. This must be carefully watched.

Poor tamping sometimes leaves voids extending entirely through a wall. If the concrete falls far the finer material has a tendency to flow away, carrying the cement with it. The tamping must be watched as closely as any part of the job.

The matter of bonding is extremely important where different parts of the job are separated. A grouting of neat cement is sometimes necessary to the making of a firm and water-tight joint. There should be some one on the work, at least occasionally, to see that this item is not slighted.

Throughout almost the entire system the invert, or lower interior surfaces, are lined with hard, vitrified brick, to resist the scouring action of the grit carried through and to protect the concrete from the acids in the sewage. It is necessary that this work be perfectly bonded, with a very rich mortar, or bricks will be washed out and will clog the sewer. Espec-

ially after rains during construction all new brick work must be thoroughly inspected that damage may be repaired immediately.

No Room for Changes.

In all the different designs of all the concrete sewers, every piece of steel for re-enforcement has been put exactly where it will do the most good. Hence any variation is likely to be harmful. Hundreds of tons of this material will be used and on the careful inspection of its proper placing will depend the future usefulness of the system.

In short the whole design is intricate to a degree unsuspected by the ordinary citizen and unknown to the days when sewers were made of common brick, for the service of a small city; and all the points we have mentioned, trifling as they may seem to some, are in reality matters vital to the system in every part. To inspect it all is a large task, yet upon its proper accomplishment the value of the work depends. If the plans can all be carried out according to the designs of the city's engineers, San Francisco will have one of the finest sewer systems in the world, but if slack methods of construction are tolerated or winked at the best the engineers have been able to do will be deprived of much of its value.

Care Needed on Cisterns.

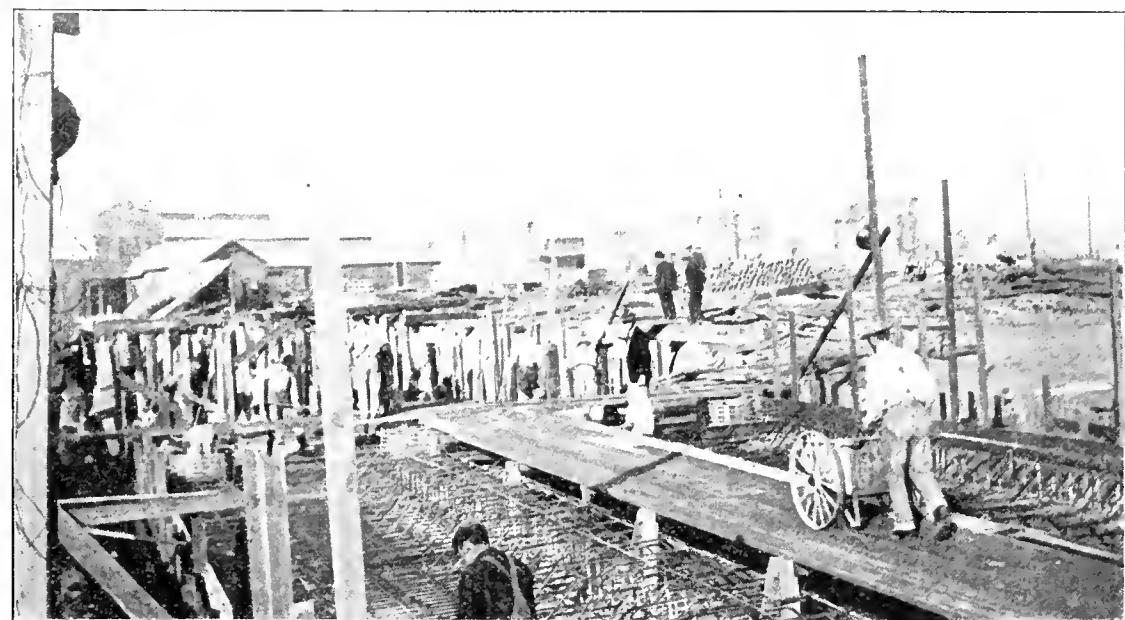
The fire cisterns are a most important matter. Their construction must be practically perfect. Much of their strength depends on the design, and they must be watched to make sure there is no material departure, due to yielding cribs, caving banks or any other cause. As the forms are deep, tamping is difficult and must be watched continuously. The re-enforcement must be carefully inspected, to see that it is free from large flakes of loose rust, which would prevent a bond with the concrete and materially weaken the structures. Flaking sides of the excavation may cause a mixing of earth or sand with the concrete, making it set with voids clear through the sides. One such case has already occurred. Only the most careful supervision can detect these dangers in advance, or assure their proper repair when the damage develops.

The same necessity for careful inspection is true of all the work to be done under the bond issue—the construction of the fire boats, the pumping stations, the pipes and valves, the reservoirs, the hydrants, the public buildings, the garbage incinerators, the hospitals and schools. Without constant vigilance, and thorough and intelligent supervision there will be much waste of money, and mistakes of construction will be made that might cost the city many times the amount that will be spent for expert inspection.

How the Bureau Works.

Such inspection the Merchants' Association is now furnishing. At the office of its Bureau of Inspection all the information gathered by its field operatives is brought together and carefully filed away for future needs. In case of disputed claims the evidence is on hand showing just how the work was done. Every inspector writes, while on the ground, a report on the condition of the job, showing just how it is progressing. These reports are turned in daily. A carbon copy is kept by the inspector and a permanent copy is typed for the files. Roughly keeping pace with these reports, are the notations made on a large city map. When a trench is opened for a sewer, the location is outlined in one color. When work is begun the color is changed. The completion of the work is indicated, and also its acceptance.

Between Nov. 1st, when the Merchants' Association took over the inspection work, and



Where the Sewer Forms a Railroad Bridge.

Nov. 14th, there were made by the Association's staff of inspectors 120 visits to sewers, 82 visits to cisterns, and 48 visits to buildings under construction. The inspectors will always be practical men and some of them engineers, and their observations will be valuable as expert evidence of what the taxpayer is getting for his money.

Generous support of such supervision is no more than the people of San Francisco owe to themselves. The Association has appointed a special auditing committee, whose duty it will be to oversee the expenditure of all money subscribed for this purpose. The members of this committee are: A. W. Scott, Jr., W. D. Fennimore, C. K. McIntosh and R. S. Atkins. All checks must be signed by Byron Mauzy, treasurer of the Merchants' Association, or in his absence by the president, Andrew M. Davis, and two signatures will be required on all vouchers before checks are drawn.

All files, accounts and office equipment of the Civic League's Inspection Bureau were moved to the new office of the Inspection Bureau of the Merchants' Association on Nov. 1st, and a fund of \$4,980.64 was transferred from the old bureau to the new to form a nucleus for the beginning of the work. So closed a most creditable chapter in the history of the Civic League, and so began a more ambitious and valuable work on the part of the Merchants' Association than it has ever undertaken before.

CHAPTER OF ARCHITECTS TENDERS ITS SERVICES

Glad to Co-operate for the Good of the Public.

The San Francisco Chapter of the American Institute of Architects has tendered its assistance to the Merchants' Association in the work of inspecting public improvements under the bond issue. Its president, Mr. William Mooser, writes:

The Merchants' Association of San Francisco:

Gentlemen:—The San Francisco Chapter of American Institute of Architects desires to offer its services to your Association in any matters in which you may think our advice will be of value. A representative of yours, Mr. D. A. Hagens, called today regarding this matter and he was informed that the Chapter had in view the same subject; hence this letter. We shall be glad at any time to co-operate with your Association for the good of all.

Very truly yours,
WILLIAM MOOSER, President.

The secretary of the Association has sent a reply conveying the thanks of the organization.

CIVIC LEAGUE BANQUETS ASSOCIATION'S DIRECTORS

Many Interesting Addresses by Men Active in Municipal Affairs.

The banquet of the Civic League at the Hotel St. Francis on Oct. 28th, to which the officers and directors of the Merchants' Association were invited, was a most enjoyable and memorable affair. Dr. George W. Merritt, president of the League, presided, and addresses were made by Supervisors Pollok, D'Ancona and Payot, by Assistant City Engineer Connick, by Winfield S. Williams, chief engineer of the Civic League, Edward F. Adams, president of the Commonwealth Club, Andrew M. Davis, president of the Merchants' Association, L. M. King, secretary of the Association, Hartland Law and A. W. Scott, Jr., directors of that body, State Harbor Commissioners Stafford and Dennison, S. H. Kent, president of the Builders' Exchange, and several others.

The speakers, in general, discussed the conditions of efficient and economical public work, and predicted that great good would come from the inspection of city contracts by the Merchants' Association in continuance of the valuable services rendered in this field by the Civic League. President Davis of the Merchants' Association said on this subject:

"The Civic League has paved the way and made it easy for the Merchants' Association to carry on this work. I only hope that the Merchants' Association, after a year of similar endeavor, will be able to point to as good and clear a record of high public service as the Civic League."

ASKS BOARD OF WORKS TO MAKE BEALE STREET PLANS

Another Step Taken Toward the Lowering of the Grade.

Forty days having elapsed since the Board of Supervisors, on the Merchants' Association's request, passed a resolution of intention to lower Beale street grade between Folsom and Bryant, the Association has asked the Board of Public Works to prepare plans and specifications for the work, including the Harrison Street viaduct, so that there may be as little delay as possible in the letting of the contracts and the execution of the scheme. Recent railroad developments in this vicinity have proved it to be very timely and in line with the city's best interests.

GLAD THE ASSOCIATION IS TO INSPECT THE BOND WORK

**Business Men, Contractors and City Officials Approve Impartial Scrutiny
by Citizens**

The public announcement that the Merchants' Association would take up the work of inspecting public improvements under the bond issue has been received with expressions of great satisfaction on the part of members, business men in general, contractors and city officials. The "Review" published last month a letter on the subject from the City Engineer, and presents below a few of the letters that have been received since then commending the Association and promising co-operation in the work.

November 4, 1909.

Mr. Andrew M. Davis, President,
The Merchants' Association of San Francisco,
Merchants' Exchange Bldg., San Francisco.

Dear Sir:—We beg to commend the undertaking by our Association of the work of inspection of work done under contracts for the city.

The thoroughness and fairness of the Association insure satisfaction to taxpayers and contractors alike.

Yours very truly,
SHERWOOD & SHERWOOD,
H. H. Sherwood, Pres.

October 30, 1909.

Mr. L. M. King, Secretary,
Merchants' Association,
Merchants' Exchange Bldg., City.

My Dear Mr. King:—Permit me to acknowledge the receipt of yours of the 29th inst., advising that on November 1st the Merchants' Association will take over the work of inspection of the Civic League, and to state in relation to said matter that this office will be glad at all times to co-operate with you, your engineers and your accountants in the matter of the appropriations and disbursements incidental to the expenditures of public moneys.

Both Mr. Campbell and Mr. Hagens shall at all times have full and free access to all records, and shall also be given the fullest information possible in regard to the transactions of the Board and its committees.

We fully appreciate the splendid civic spirit which the Merchants' Association has always shown, and assure you of our co-operation, not alone in the particular work in question, but also in any other matters which may be pending before our Board.

Very truly yours,
(Signed) John E. BEHAN, Clerk.

November 3, 1909.

The Merchants' Association,
1233 Merchants' Exchange Building,
San Francisco, Cal.

Attention of Mr. King.

Dear Sir:—We are in receipt of your letter of November 1st, referring to the Bureau of Inspection of Public Improvements, and in reply may say that we will be glad to have your engineer investigate any of the work that we do, either for the city of San Francisco or any private individual.

We shall be pleased to extend your engineer, Mr. H. A. Campbell, any courtesies he may wish in the performance of his duties as the Association's Inspecting Engineer.

Yours very truly,

BUTTE ENGINEERING & ELECTRIC CO.,
C. F. Butte.

November 3, 1909.

The Merchants' Association of San Francisco,
Merchants' Exchange Building,
San Francisco.

Gentlemen:—We are in receipt of your favor of the 1st inst., advising us that you have taken over the work of inspecting the construction of the various bond issue improvements. We shall endeavor to afford your inspector every facility for examining the work on the Mission Grammar School.

Yours very truly,

KITTLE CONSTRUCTION CO.,
Per J. C. Kittle.

November 3, 1909.
To the Merchants' Association.

Gentlemen:—In reply to your letter of November 1st, I have to say in regard to the change as I understand from the Civic League to the Merchants' Association, applying to the inspection of all bond work in San Francisco, I will be more than pleased to show and give full information to all inspectors of the Merchants' Association that appear on my work at any time, and will so direct my foreman, as my work is always open for inspection.

Respectfully yours,
FRED LEFFLER,
1232 7th Avenue, San Francisco.

Merchants' Association,
Bureau of Inspection of Public Improvements,
1039 Merchants' Exchange Building.

Gentlemen:—In acknowledging receipt of your communication of the 1st inst., we beg to state that we are the contractors for the heating and ventilating of both the Mission Grammar School and the City Infirmary under the bond issue.

We have this day instructed our men to assist members of your Bureau in your inspection as well as any courtesies you may require. Let us further add that we put ourselves at your service at any and all times, and pledge our assistance in any way you may see fit. We beg to remain,

Very respectfully yours,
H. W. MOFFATT & CO.

November 6, 1909.
The Merchants' Association of San Francisco,
Bureau of Inspection of Public Improvements,
San Francisco, Cal.

Gentlemen:—Your letter of the 1st inst., received regarding the inspection of public buildings. We wish to state that we are at present building the Sutro Grammar School and the Jean Parker Grammar School, and if there is anything you do not comprehend in the construction of either of these schools, it would be a great pleasure for our firm to enlighten you on any subject. Again thanking you for your kindness, we are,

Yours very truly,
FINLAYSON STETTIN CO.

DIRECTORY OF LOCAL MANUFACTURERS GROWING

**General Response to Association's Inquiry
Promises a Valuable Book.**

Five hundred and fifty manufacturing firms in and about San Francisco bay have responded to the Merchants' Association's call for information from which to compile a directory of local manufacturers, and the filled-out forms are still arriving at the rate of about fifteen a day. The book promises to be larger than any similar one previously prepared for this locality, and of great value to the merchant, the manufacturer, and the city in general.

The data is being carefully compiled, classified, indexed and furnished with cross-references, and will soon be turned into copy for the printer. The finished work will show some surprises to many that are not thoroughly informed on the industrial development of their city. It will appear that almost anything that may be needed anywhere can be had in San Francisco, and generally of a superior home manufacture. A bewildering number of classes of articles is produced or treated here, from art glass to whale line, and from elevators to cocoa. Expanded metal, printers' ink, mining machinery, hoisting engines, powerful boilers, ship-smiths' supplies, boots and shoes, demijohns, tanks, bridges, knit goods,

paint, gloves, bags, automobile sundries, asbestos goods, bolts, screws and baking powder, are all on the list, with enough more articles to resemble a tariff bill. It will make an interesting industrial survey of San Francisco and the bay region, in addition to being a work of high utility.

OBJECT TO A FOURTH GEARY STREET ELECTION

**Directors Protest Against Re-submitting the
Question a Third Time.**

Although the Board of Supervisors decided, by a vote of twelve to six, to submit the Geary street municipal railway bonding plan to popular vote for the fourth time, the Board of Directors of the Merchants' Association, by unanimous action, entered in the following form a strong protest against this third resubmission of a thrice defeated project:

San Francisco, November 19, 1909.
To the Honorable, The Board of Supervisors,
City and County of San Francisco.

Gentlemen:—We desire to protest respectfully against the passage by you of bill No. 1094, calling and providing for a special election for the purpose of submitting to the electors of the City and County of San Francisco two propositions to incur a bonded indebtedness for the construction of the Geary Street railroad and a street railroad on Market street between Geary and East streets.

We make our protest for the following reasons:

1.—Similar propositions have been submitted three times to a vote of the people within the last seven years and have been three times defeated.

2.—At no time have more than twenty-one per cent of the registered electors ever expressed themselves at the polls in favor of incurring a bonded indebtedness for a municipally owned street railroad on Geary Street. In this connection we would call your attention to the following figures:

At the time of the special election held in December, 1902, out of 70,764 registered voters only 15,071 were in favor of a municipal road, a percentage of only twenty-one. At the special election in October, 1903, out of a registered electorate of 73,702 only 14,351 votes were in favor of a municipally owned street railroad, representing a percentage of only nineteen. At the election held in June of this year, only 14,403 votes were registered in favor of the bonded indebtedness for a municipally owned road. While the registered electorate, as it existed in June of this year, is not available, the total number of registered electors at the time of the primary election in August of this year, only two months later, was 84,571, so that the vote at the last election was only a trifle over seventeen per cent of the qualified electors of the city and county in favor of a municipally owned road.

Every time the matter has been submitted to a vote of the people, the percentage of those favoring a municipally owned road has constantly decreased. While at every election the necessary two-thirds vote of those voting at the election has been somewhat closely approached, the significantly small percentage of the registered electors who take enough active interest in a municipally owned road to vote in favor of it would certainly indicate that at the present time there is no immediate necessity or genuine public demand for incurring a bonded indebtedness to secure a municipally owned road that is only desired, at most, by one voter out of five.

3.—There are so many urgent, necessary and important improvements and projects that must be carried out and developed by the city and county, for which a bonded indebtedness must be incurred, that we think it would be a great mistake to load upon the city's credit a bonded indebtedness for a municipally owned street railroad such as is proposed, especially as it is not an urgent necessity and is one which so small a proportion of the registered electors are actively anxious to secure.

Yours respectfully,
THE MERCHANTS' ASSOCIATION OF SAN
FRANCISCO,
Andrew M. Davis, President.
L. M. King, Secretary.

PANAMA-PACIFIC WORLD'S EXPOSITION FAVORED BY BUSINESS COMMUNITY

Large Majority Approves the Plan to Celebrate the Completion of the Canal with a Great Fair in San Francisco in 1915

Preparations will soon be under way for a World's Fair of magnitude in San Francisco. It is proposed to celebrate the completion of the Panama Canal in 1915 by a great exposition, as large as, if not larger than, any so far held in the United States, to draw to this city the attention of the world, and all that the world affords of excellence in every line of human endeavor. The proposal, in spite of the fact that it follows so soon after exertions attendant on the Portola Festival, appears to be meeting with that sort of general spontaneous approval which augurs well for united action and ultimate success.

The proposal was made on Nov. 12th to 2500 representative citizens, composing the combined memberships of the Chamber of Commerce, the Merchants' Exchange, and the Merchants' Association, in the following form:

1—Are you in favor of holding a World's International Exposition in San Francisco in or about 1915 to celebrate the completion of the Panama Canal?

2—Do you know of any other event likely to occur about that time that would better enable us to secure State and Government aid?

3—Do you favor the raising of money for this purpose by subscriptions to be paid in a lump sum or in monthly payments?

4—Have you any comments or suggestions to make bearing upon this project?

5—If you favor this project, will you suggest the names of a few men in your line of business that would be suitable as committee-men?

6—The great commercial developments of cities holding large expositions recently have commenced and dated from those expositions, particularly in the cases of St. Louis, Portland and Seattle. Investigation shows few, if any, retrograde movements or reactions of commercial cities following expositions in recent years. This being so, should we not begin to prepare for San Francisco's Exposition as quickly as possible?

Congress meets early in December. As we must be "off or on" very quickly, your IMMEDIATE RESPONSE to the above questions is imperatively required.

Kindly fill in the blank spaces and supplement by an additional letter, if desired.

Please return your answers immediately to the office of the Merchants' Association, 1233 Merchants' Exchange Building, San Francisco.

JAMES McNAB, President Chamber of Commerce of San Francisco.

ANDREW M. DAVIS, President The Merchants' Association of San Francisco.

JAMES ROLPH, JR., President Merchants' Exchange.

ARTHUR R. BRIGGS, President California State Board of Trade.

SAMUEL G. BUCKBEE, President San Francisco Real Estate Board.

A. SBARBORO, President Manufacturers' & Producers' Association of California.

To these inquiries 488 responses had been received when the "Review" went to press and more were coming at the rate of about twenty a day. Only fifteen of this number were opposed to the project. The comment and suggestion invited has been of a highly interesting character, and of a kind to give great encouragement. Such expressions of approval as these are frequent:

One of the biggest boosts San Francisco ever had.

One event likely to occur about that time that should be celebrated will be our one million population.

The amusement feature should be emphasized.

Get in the property owners.

The commercial travelers can be of great assistance.

Can't begin too soon.

Put on the Portola committee and some of the men that were on the Midwinter Fair management.

Make the date the completion of the Canal whenever that may be, so the fleet and foreign ships can come through to San Francisco direct.

Preparation should begin at once and a certain number of buildings should be completed yearly.

Make it at least as large as any exposition ever held in the United States.

Have the Olympic games in San Francisco that year.

Get out and push for it from now on.

We suggest the discontinuance of all minor intermediate celebrations such as annual Portolas. We should not exhaust ourselves in more or less inconsequential festivities, but should husband our resources for this grand exposition.

The chief cause of failure of world's fairs is lack of advertising. Let the people all over the world look forward to a trip to San Francisco's world's fair, and success is ours.

The Japanese International Exposition, in 1917, could use to advantage the exhibit prepared for San Francisco, and this would assist in getting state and government aid.

Limit monthly payments to the people who make the money on these occasions. This might be termed the Business Men's Fund. This fund to be supplemented by another fund, to be made up of lump sum payments, and to come from all classes who desire to do honor to their city and state. This might be termed the Honorary Fund. Cause the Pacific fleet to be brought here and as many foreign warships as possible. Interest the whole state. Let the exposition be Californian rather than San Francisco, or, better still, the Pacific States Exposition.

Greatest chance San Francisco has ever had to promote her growth. Feature the marine idea, and hold it in Golden Gate Park. The Portola celebration has demonstrated the ability of San Francisco to succeed in an undertaking of this kind. The benefits to be derived are unquestioned.

City, State and Nation should supply the money—the city's portion by special tax each year until 1915, so that all may contribute instead of the few easy victims, always the same.

In favor, but not to open till the year merchant ships are actually passing through the canal, so visitors can come, if they like, through the canal.

The booming of this state would be a national affair, and nothing would excel it for centuries.

Make it a real exposition and not a collection of fakirs selling things for more than they are worth.

Would advertise the exposition extensively in those countries of Europe bordering on the Mediterranean, from which, owing to our soil and climate, we should be able to attract, when the canal is opened, a large population.

Believe it should start in the fall and run until spring.

One of the most important details is the getting under way of a large and suitable auditorium, that we may have a suitable place to house the assemblies that gather at such a time.

Arrange an event each year for the benefit of the World's Fair fund.

In 1915 fifty years will have elapsed since the ending of the Civil War. Surely such an event should be commemorated. Let us have a peace jubilee, which not only the entire population of the United States but the whole world should delight in celebrating.

We do not want government aid outside of a government exhibit and an issue of stamps. Government aid to exhibitors should cease.

There will be no retrogression, especially on the coast, as we are developing so rapidly as to maintain any "high water mark" reached.

Work, systematic, thorough and state-wide, should be inaugurated immediately and kept moving.

Get busy.

One of the most pertinent and striking suggestions, but one that was made anonymously, was that as other fairs had called their row of concessions the Midway, the Pike, the Trail, or the Paystreak, we should call the similar department of this one the Canal. A proposal to go "down the Canal" should certainly meet with general approval.

Those opposed to the project base their opposition in most cases on the ground that expositions have too often set up detrimental reactions, and they fear such a result in San Francisco. One or two think the money would better be spent in advertising campaigns in the East.

Some misgivings have been expressed on the score of San Diego's supposed pre-emption of the date. The original proposal to celebrate the opening of the Canal was made by a director of the Merchants' Association in April, 1904. From the Merchants' Association "Review" of May, 1904, we quote the following:

Preliminary measures toward an exposition for San Francisco, in accordance with the suggestion originally made by Director R. B. Hale of the Merchants' Association, were taken at a special meeting at the Association's offices, attended by representatives of all the commercial organizations in the city. It was felt that if San Francisco is to celebrate in a fitting manner the completion of the Isthmian Canal the present is the proper time to appropriate the date and occasion. The following resolution was unanimously adopted:

Resolved, That it is the sense of this meeting that the completion of the Panama Canal be celebrated by a Pacific Ocean Exposition, to be held at San Francisco, and that the presidents of the commercial organizations of San Francisco, viz., the Chamber of Commerce of San Francisco, the Merchants' Association of San Francisco, the San Francisco Board of Trade, Merchants' Exchange, Manufacturers' and Producers' Association of California, and the State Board of Trade, be constituted a Board of Governors, the chairman of which shall be empowered to appoint such committees as the Board of Governors may deem advisable.

FIRE BOAT "SULLIVAN" IS ALMOST READY FOR WORK

Can Pump Enough Water to Hide Itself From Shore.

The first fire boat to be completed is the "Dennis T. Sullivan," which had its preliminary trial last month. Fifteen streams can be pumped from this boat by powerful turbine engines at the same time, and water can be forced far in-shore should occasion require it. It is furnished with a water tower, three fixed monitors and two portable monitors. The contract speed is twelve knots, but the boat has done better, and has shown its ability to come from full speed ahead to sternway in 44 seconds. The pumps develop a pressure of 300 pounds to the square inch, and at the time of her first test the water thrown completely hid the boat, from the shore. Both the "Dennis T. Sullivan" and the "David Scannell" will soon be in commission, as a most effective part of the new fire protection system.

NATURE OF PUBLIC SERVICE REQUIRES INSPECTION BY THE TAXPAYING INTEREST

In the Capital of Well-Governed Massachusetts, One City Employee Filled Nine Lanterns as a Day's Work, and Another Hung up Rubber Boots to Dry.

How municipal work uninspected by any representative of the taxpaying interest tends to run to inefficiency and extravagance is vividly shown in the report of the consulting engineers to the Boston Finance Commission, Messrs. Metcalf & Eddy. In thirteen years Boston borrowed \$90,000,000, the municipal debt increasing seven times as fast as the population, the number of city employees two and a half times as fast, and the payroll three and a half times as fast. The work done for the city per man is half what it was thirteen years ago. Walter B. Snow, M. E., who summarizes the report in "The American City," one of the most promising of recently established publications devoted to the discussion of municipal affairs, has this to say of it:

The grosser forms of graft are difficult neither to detect nor combat. Unnecessary and manifestly excessive appropriations may be prevented with comparative ease. But inefficiency of service from the bottom of the ditch to the desk of the chief has become so firmly established as to be almost accepted as a condition of the conduct of municipal affairs. Administrations may come and go, reforms may have their day, but from this source the hidden stream of waste flows on, diminished or swollen, as the case may be, but in the American municipality never completely stopped. And it never will be until political influence is completely removed from the management of municipal departments, for it is principally through inefficiency of service to the city that the corrupt politician insures efficiency and magnitude of service to himself.

Direct Interest in Inefficiency.

By demanding less than a day's work from each of his supporters their number may be increased on a given job; by deftly manipulated appropriations these jobs may be multiplied. Inefficiency of service is his watchword; efficiency is his doom.

While the population increased but 22.7 per cent from 1895 to 1907 the total number of city employees increased 59 per cent or over two and one-half times as fast as population, while the pay roll was multiplied nearly three and a half times.

Gradually, from 1878 to 1908, the average pay of day laborers was advanced step by step from \$1.75 to \$2.25 per day, while the hours were reduced from ten to eight, and Saturday half-holidays as well as legal holidays were granted with full pay. Today the laborer receives 75 per cent more per hour than he did thirty years ago.

More Pay, Less For It.

But how about the work accomplished; has it kept pace with his pay? Far from it. The story is one of steady decrease in efficiency. As an example, a study of the results in the Water Department is illuminating. In 1878 nearly four feet of a basic size of pipe were laid for a dollar; by 1908 the amount had decreased to less than one and one-half feet. In other words the cost per foot had nearly trebled, although the pay per hour had increased only 75 per cent in the same period. Allowing for the latter advance the actual cost per foot had increased over 60 per cent, equivalent to a drop of over 40 per cent in efficiency.

Lack of Inspection.

The Sewer Department was reeking with abuse. To inefficiency and lack of discipline were added inadequate inspection and the pernicious effect of contracts given through favoritism at excessive prices. In fourteen years the annual expenditures on account of sewerage had increased 175 per cent, while valuation had increased only 44 per cent and the population but little more than half as much.

Inefficiency was manifestly the goal toward which the Department was steadily keeping its

course. Of about 775 men engaged upon day labor nearly 70 per cent were over 40 years of age; of these in turn more than half were over 50 years and nearly 20 per cent over 60 years. Not only were many of the force physically incapable of doing a fair day's work, but discipline was practically lacking; each man was a law unto himself, subservient only to the politician to whom he owed his position. But not content with insuring inefficiency and increasing the force through such means, the defined measure of a day's work was in many cases so established as to become absolutely ridiculous were the matter not so serious. Witness some examples of superior ability in getting a day's pay for doing nothing.

A Terrible Strain.

Cleaning and filling nine lanterns was one man's sole daily occupation; twice each day a certain timekeeper carried a book from the office to the job and back again, and did no more; hanging up rubber boots to dry was the only allotted duty of another; for a week after teams ceased to visit a certain dump two men held down their job thereon; for seven weeks pay was drawn by a janitor while sojourning in Europe.

Many inspectors' reports were mere creations of the imagination. Twenty-five per cent of all the Sewer Department employees in a certain large district were employed in positions calling for little or no effort; large numbers were classified as watchmen; in many cases no work whatever was performed.

But when it came to bricklaying, one of the worst cases of inefficiency was revealed. Based on a week's record the best work done by one man consisted in laying 240 bricks per hour; but one individual succeeded in reducing his efficiency to 13 per hour, about one in every five minutes. Under competitive contract similar work was done for the Metropolitan Sewerage Commission, the lowest number laid being 94, and the largest 570 per hour.

One Sort of Inspection.

Measured on a dollar and cents basis, the labor cost of brick-laying on metropolitan sewers on competitive contracts varied according to conditions from \$1.82 to \$4.23 per thousand. When similar work was done on contract for the city of Boston it cost \$2.98 to \$7.35, but the supreme evidence of inefficiency was shown by costs varying from \$9.04 to \$18.34 when done by day labor. In a word the city paid from three to six times as much as the Metropolitan Board.

Contracts were let without competition for cleaning catch basins, the price being fixed and excessive. Basins which did not exist were included in more than one contract, hence were paid for twice. Inspection was a farce; in some districts no inspectors were employed, in others far more than could be utilized. Seldom were more than half a dozen basins inspected in a day, although fifty represented a fair day's work.

Rampant inefficiency was revealed by the consulting engineers' estimate of four cubic feet of catch basin refuse as the average amount hauled one mile (one way) in the city of Boston, while in nearby Worcester the average, reduced to the same basis, was 9.3. Under favorable circumstances an eight-hour record was made in the latter city of 28 loads, each hauled about six-tenths of a mile.

One Quarter is Waste.

The extravagant and deliberately inefficient methods of this department must have entailed the absolute waste of nearly \$400,000 annually, or nearly 25 per cent of the total expenditure. Only about one-eighth of the loss was traceable to improper contracts, the balance was directly attributable to lack of efficiency of the day labor forces.

Municipal Cost Concealed.

Investigation of the machine shops maintained by the Water Department, where valves were being manufactured with apparent economy, showed

in fact, owing to the deceptive character of the results indicated by the accounting system, the actual cost of labor (including general expense) was really 93 per cent greater than it appeared on the books. The estimated annual loss from the operation of the shop was from \$8,000 to \$10,000.

But great as was the loss entailed through graft in the letting of contracts, the greatest waste was traceable to the inefficiency of the day labor force throughout all the departments. Out of \$2,500,000 spent nominally for the construction of sewer and water works, half a million was paid for labor that was not actually performed, or twice as much as was wasted through excessively high prices for contracts and purchases.

Political Power of Civil Servants.

Such conditions entail the practically permanent employment of an excessive number of men and create a continued and serious danger to any community which cannot be disregarded. In Boston, where this number is relatively greater than in any other city which came to the notice of the Commission, the political danger is by them considered of the first magnitude.

The ten thousand registered voters in the employ of the city, each reasonably sure of swaying at least an additional vote, may readily hold the balance of power, and in the interests of those to whom they owe their appointment may overcome all but the most united opposition.

WHY THEY WANTED TO CHANGE 200 STREET NAMES

"Embarcadero," and Others Urged, to Give the City Greater Charm.

The reasons of the committee on street names for urging the adoption of over two hundred changes are just as true and pertinent as though a part of their work had not met with a discouraging opposition in one quarter of the city. Their official report reads in part as follows:

Assured by the postal authorities that not less than 500 letters daily go astray or are delayed in delivery through the chaotic conditions existing, the necessity of action in relief is forcibly impressed upon us.

For instance we have a Virginia Street, a Virginia Avenue, a Virginia Place and a Virginia Court. The use of the same name for a street and an avenue is common.

San Francisco began well, but as the city has extended, good example lost its force, and the result is great confusion and serious loss. Among the conspicuous mistakes are the use of the alphabet and the overworking of the numerals.

The use of the letters of the alphabet is without meaning or beauty. The use of numerals for streets and avenues is so plainly convenient that it is generally adopted. In San Francisco we are unfortunate in having both numbered streets and numbered avenues, and are absolutely without excuse in having two sets of numbered avenues, one of them distinguished with the suffix "South." It is obvious that the numbered streets must remain, although it is confusing that since First Street was named, six other streets have been laid out in the filled land, so that First Street is the seventh from the bay.

In regard to changes in the Richmond and Sunset districts and the recommendation of Spanish names there, the report says:

At first it seemed a daring innovation to propose forty-nine new names, but more mature consideration convinced us all that it not only ought to be done, but that the change presented an opportunity to very materially add to the charm and interest of the city, and if carried out would give the section a distinct character that would be of value in many ways.

California is blessed with a historic background

of peculiar interest, romantic and picturesque. It is a distinct asset that we cannot afford to ignore. It should in every way be fostered and stimulated. The beauty of the Spanish nomenclature of California is admitted, and the railroad companies entering the State have proven its direct commercial value.

We are awakening to the charm of the Spanish period. Our Portola celebration testifies to the hold it has on the imagination and interest of all sorts of people. If we give these names to our residence streets, we will establish permanently the poetic background of our early history, and our beautiful streets will have musical and pleasing names.

We have a beautiful building at our ferry gate and in time the esplanade fronting it will be very attractive. We propose to ask the State authorities, under whose control it is, to call it The Embarcadero, which has a meaning, is beautiful, and fits in with other city names like the Potrero and the Presidio. The Board of Harbor Commissioners have concurred with our recommendation. The change will give our water-front a name that will be of world-wide renown, associated with the Spanish antecedents of the city.

The committee consists of Charles A. Murdoch, Henry Payot, W. W. Sanderson, J. D. McGilvray, Jr., Zoeth S. Eldridge, R. W. Madden and Charles Sedgwick Aiken.

ASSOCIATION GIVES \$100 TO HELP FOREST THE ISLAND

Some day the barren flanks of "Goat" island will be clothed with a growth of goodly timber, pleasing to the eye and valuable for any use the Government may wish to make of it. The island is not a pleasant spectacle at present, but that is because the Berkeley Chamber of Commerce did not sooner take up its case. The way has been found, the Government forester has agreed to oversee the forestation process if the stock can be secured, and

last month the Merchants' Association joined five other commercial bodies about the bay on the suggestion of the Berkeley organization, in contributing \$100 each to this very laudable work. Probably nothing else could be done at equal cost that would add so much to the beauty of San Francisco bay, and the beauty of San Francisco bay is no small part of the capital of the cities that border upon it.

AND AGAIN.

San Francisco bank clearings for the week ending November 18, 1909, exceeded the clearings of Los Angeles, Portland, Ore., Seattle and Tacoma combined. The figures, as given by Bradstreet's report, are as follows:

San Francisco	\$47,467,000
Los Angeles	\$15,999,000
Portland, Ore.	9,469,000
Seattle	15,400,000
Tacoma	6,281,000
	47,149,000
Balance	\$ 318,000

For the week ending Nov. 20, the San Francisco clearings were \$48,020,947. For the corresponding week of last year they were \$39,059,063. The gain is over 22 per cent.

On request of the Merchants' Association, General Manager Black of the United Railroads has ordered inspectors at Fillmore and Sutter streets to call out the route of Sutter and Fillmore Line No. 3. This practice was followed for a short time after the line was started, but fell into abeyance, and passengers were caused much inconvenience by the lack of directions.

JOINS IN A MOVE FOR INSURANCE REDUCTIONS

In the opinion of a great many people, insurance rates on down town risks are far in advance of what they should be, in view of the rehabilitation of the fire department and the general use of fireproof construction in the central part of the city. The fire boats are nearly complete, the cisterns are being finished rapidly and are going into service, and rates should begin to approximate those of nearby cities instead of remaining in advance of them. For these reasons the Merchants' Association has joined the San Francisco Real Estate Board in a request to the members of the Insurance Brokers' Exchange for help in securing just reductions.

Never before in the history of San Francisco has it been so important that the Federal census should contain a full statement of the city's population. Census-taking begins on April 15th and must be completed in two weeks. Every name possible should appear upon the rolls, and every citizen should give his assistance to the representatives of the Census Bureau when called upon. In a communication to the Merchants' Association, John J. Deane, Supervisor of the Census for the Fourth District of California, has this to say:

Our position and rank among the other cities of the world, the apportionment of representations and appropriations of all kinds and classes are based upon the results obtained. Therefore it behooves us all to work together to educate all the people to the necessity of getting a complete census. I sincerely hope to be able to sign my name to a completed report showing that the population of San Francisco exceeds one-half million.

All firms and commercial houses doing business in San Francisco should see to it that the names of their members and employees appear in the next census.

Reliable Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,400 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Mer-
chants' Association of San Francisco

Frank J. Symmes, Ex-President Mer-
chants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.	McLaren, Goode & Co., Thos. Clunie Bldg.	ADVERTISING.	Burnham, D. H., & C. Merchants Ex.
Amrath, Greenhood & Jansen.....	Price, Waterhouse & Co., 310 Sansome	Cooper, F. J. 18 Montgomery	Colley, C. J. Pacific Bldg.
.....Monadnock Bldg.	Ruckstell, John R. Claus Spreckels Bldg.	Green, J. Chas., Co.	Curlett, William Phelan Bldg.
H. M. Brace.....Chronicle Bldg.	Rowe, C. V. Room 247, 268 Market	Stevenson and Clinton Park	Dutton, L. B. Chronicle Bldg.
Barrow, Wade, Guthrie & Co.....	.....	Johnston-Dienstahl-Ayers. 130 Kearny	Holmes, Edward L. 338 Pine
.....310 Sansome	.....	ADVERTISING NOVELTIES.	Leonard, Jos. A.
Cal. Society of Certified Public Ac- countants .....745 Pacific Bldg.	Hertz, Louis. 149 California	Knapp, Wm., & Co. 747 Sansome	.....308 Humboldt Bank Bldg.
Herrick, Lester & Herrick.....	ACETYLENE GAS GENERATORS.	AMMUNITION.	Maggs, Herbert B. 233 Sansome
.....Merchants Exchange Bldg.	E. D. Bullard. Room 219, 268 Market	The Peters Cartridge Co. 608 Howard	McDougall Bros. 353 Russ Bldg.
Lomax, W. B. Chronicle Bldg.	.....	ARCHITECTS.	Meussdorffer, C. A.
.....	Barth, Hermann. 12 Geary	.....	Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt Bldg.
Meyers & Ward.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Reid Bros.....Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co.....
.....311 Crocker Bldg.

ART GLASS.
California Art Glass B. & C. Works..
.....768 Mission

ART GOODS.
Gump, S. & G. Co.....246 Post
Sanborn, Vail & Co.....847 Mission
Schussler Bros.....1218 Sutter
Vickery, Atkins & Torrey.....550 Sutter

ARTESIAN WELLS.
Lowe, J. W.....7 Spear

ARTESIAN WELL TOOLS.
American Tool Works.....109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Manville Co.....
.....127 New Montgomery

ATTORNEYS-AT-LAW.
Bancroft, Philip.....Monadnock Bldg.
Blakeman, T. Z.....623 Sansome
Chamberlain, J. P.....378 Russ Bldg.
Feigenbaum, Sanford.....Merch. Ex. Bldg.
Frank, Nathan H.....Mer. Ex. Building
Heller, E. S.....Union Trust Bldg.
Houghton & Houghton.....Merchants Ex.
Hutchinson & Hutchinson.....Call Bldg.
Kellogg, Sheldon G.....Crocker Bldg.
Keyes, A. D.....Humboldt Bank Bldg.
Kierulff, T. C.....Foxcroft Bldg.
Lake, Frederick B.....2008 Lyon
McNab, Gavin.....
.....1208 Metropolis Bank Bldg.
McCutcheon, Edw. J.....Merchants Ex.
Montague, H. B.....250 Montgomery
Morrison, Cope & Brobeck.....
.....Crocker Bldg.
Naylor & Riggins.....427 Sheldon Bldg.
Page, Chas.....2518 Pacific Ave.
Peixotto, Edgar D.....Russ Bldg.
Putnam, Osgood.....519 California
Scheeline, S. C.....417 Montgomery
Son, Chas. A.....837 Mission
Smith, Sidney V.....Merchants Exchange
Thomas, Gerstle, Frick & Beedy.....
.....310 Sansome

AUCTIONEERS.
Chase, Fred H. & Co.....478 Valencia.

AUTOMOBILES.
Leavitt, J. W., Co.....300 Golden Gate
Pioneer Automobile Co.....901 Golden Gate

BAGS, BALE ROPE & BURLAP.
Bemis Bros. Bag Co. Sansome & Vallejo
Schmidt, Johann.....119 Drumm

BAKERIES.
California Baking Co. Eddy & Fillmore
Young & Swain Baking Co. 1433 Devisa.

BANKS & BANKERS.
American National Bank.....
.....Merchants' Exchange Bldg.
Anglo and London-Paris National
Bank.....Pine and Sansome
Anglo-California Trust Co.....
.....16th & Mission

Bank of California.....422 California
Bank of Italy.....552 Montgomery
Batchelder, Geo. A.....
.....First Natl. Bank Bldg.

Canadian Bk. of Commerce Cal & S'some
Central Trust Co. Sansome & Market
Citizens' State Bk. 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F. Post & Market
Donohoe-Kelly Banking Co. 100 Mtgy
French Savings Bank.....108 Sutter
German S. & L. Society.....526 California
Hibernia S. & L. Soc. McAllister & Jones
Humboldt Savings Bank.....785 Market
International Bank'g Co. Mills Bldg.
Italian-American B'k. Montg. & Sacto.
Marine Trust and Savings Bank.....
.....100 Market

Mechanics Savings Bank.....
.....Mason and Market
Mercantile Trust Co. of S. F. 464 Cal.
Meyer, Daniel.....Pine & Sansome
Mission Bank, The. 16th & Julian Ave.

Mission Savings Bank.....2631 Mission
Mutual Savings Bk. of S. F. 708 Mkt.
Russo-Chinese Bank.....417 Montgomery
Rollins, E. H. & Son.....
.....First Natl. Bank Bldg.
Savings and Loan Society.....101 Montg.
San Francisco National Bank.....
.....450 California

S. F. Savings Union.....Montg. & Cal.
Seaboard National Bank 101 Market
Security Savings Bank 316 Montgomery
Swiss-American Bank.....1432 Fillmore
Wells-Fargo-Nevada National Bank
of San Francisco Union Trust Bldg.
Western National Bank of San Fran-
ciscoPowell & Market
Yokohama Specie Bank.....415 Sansome

HARBERS' SUPPLIES.

Deckelmann Bros.....162 Turk

BEER BOTTLERS.

Blue and Gold Bottling Co. 2715 16th
Fredericksburg Bot. Co. 18th & Ala.
Rapp, John & Son. Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co. 317 Howard
Heins, Alex., Belting Co. 2413 Harrison

BOILER WORKS.

Eureka Boiler Works. 57-59 Mission
Keystone Boiler Wks. Main & Folsom

HOLT MANUFACTURERS.

Payne's Bolt Works. 133 Howard

HOOK BINDERS.

Hicks-Judd Co. The. 270 Valencia
Malloye, F. Co. 251 Bush
Phillips, Wm. R., Co. 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch. 565 Mkt.
Elder, Paul. 239 Grant Ave.
Robertson, A. M. 222 Stockton
San Francisco News Co. 747 Howard
Whitaker & Ray Co. 770 Mission

ROOTS AND SHOES.

Cahn, Nickelsburg & Co. 557 Mission
Heim, F. L. 156 Powell
Koenig Shoe Co. The. Kearny & Post
Mauzy & Reid Shoe Co. 587 Mission
Nolan-Earl Shoe Co. 727 Mission
Philadelphia Shoe Co. 825 Market
Rosenbaum Bros. 343 Kearny
Rosenthal's, Inc. 151 Post
Royal Shoe Co. 738 Market
Sommer & Kaufman. 836 Market
United Workingmen's Boot & Shoe
Co. 156 Second
Williams-Marvin Co. 660-664 Howard
Wolf, H., & Bro. 1609 Fillmore
Young, Geo. H., Inc. 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co. 1244 Flood Bldg.
Korbel Box Factory. 2014 Bryant
Pacific Box Factory. Clay & Front

BREWERYES.

Burnell & Co. Jones & O'Farrell
Hibernia Brewery. 1241 Howard
Lochbaum & Co. A. H. 125 King
Union Brewing & Malting Co. Eighteenth & Florida
Wunder Brewing Co. Scott & Greenwich

BREWERS' AGENTS.

Olympia Beer Co. 1423 Sansome

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer Co. 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co. Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co. 544 Sansome
Hohweisner, C. & Co. 511 Wash.
Mayhew, F. E. & Co. Battery & Wash.
Mattoon & Co. 516 Battery
Swayne, Hoyt & Co. 412 Battery

BROKERS—DRUG.

Serwe & Prien Co. Freemont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E. 91 Drumm
DuVal, W. M. & Co. 112 Market
Maillard & Schmeidell. Sac. & Front
Page Bros. 414 Montgomery
Tozer, R. M. 868 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J. & Co. 480 California
Girvin & Eyre. Merchants Ex. Bldg.
Irvine, James. Crocker Bldg.
Politzer, Alex. 1810 Fillmore
Politz, Edw. & Co. 419 California
Toplitz, Jos. B. 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association
Market, Golden Gate & Taylor
Pacific States Savings & Loan Com-
pany. 569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co. Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Boyle, L. E. Co. 501 Sheldon Bldg.
Holden-Deupre Co. 126 W. Mission
Levy, Oscar S. 15 Second
Lilley & Thurston Co. The. 82 Second
Waterhouse & Price. 59 Third
Wilkomm Bldg. Supply Co. 151 Tehama

BUTCHERS.

Bacons, R. T. Haight & Shrader
Bayle-Lacoste & Co. California Market

Clayburgh & George. 333 Kearny

Decourteux, A. California Market
Finke, Fred H. 10 East
Herman, Benj. & Son. Bush & Franklin
Meyers, J. & Co. California Market
Miller & Lux. Merchants Exchange Bldg.
Patek, F. & Co. 916 Larkin
Roberts, W. F. 2849 California
Schweitzer, J. & Co. 1112 Bush
Taaffe, Wm. & Co. Monadnock Bldg.

HUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co. 211, 215 Fourth

CAN MANUFACTURERS.

American Can Co. 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co. 18th & Minnesota
Cal. Fruit Canners' Ass'n. 120 Market
Golden State Asparagus Co. 16 Calif.
Hunt Bros. Co. 112 Market
Spanish-American Food Co. 180 Erie

CAPITALISTS.

Bishop, Chas. R. Berkeley
Borel, Ant. & Co. Montg'y nr Sac'to
Brittan, N. J. San Carlos
Dean, W. E. 818 Kohl Bldg.
Delger, Edward F. Delger Bldg. 6th and Market
Fontana, Mark J. 120 Market
Hlopkins, E. W. 354 Pine
Mackay, Clarence H. New York City
Martin, Walter S. 702 Call Bldg.
Moore, A. A. Jr. 15 Second
Payot, Henry. 918 Ellis
Phelan, James D. Phelan Bldg.
Pope, Geo. A. 1014 Kohl Bldg.
Smith, F. M. Albany Block, Oakland
Spring Valley Water Co. 375 Sutter
Thomas, H. W. 268 Market
R. R. Thompson Estate Co. Merchants Exchange Bldg.
Whitney Estate Co. 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred. & Son. First & Howard

CARPENTERS AND BUILDERS.

Healey & Gillespie. 714 Market
Miller, Geo. E. 710 Montgomery
Murray, S. C. 1225 Fell

CARPETS.

Hulse-Bradford Co. 986 Mission
Walcom, Geo. Co. 1131 Sutter
Walter, D. N. & E. Co. Stockton and O'Farrell

CARPET CLEANING WORKS.

Spaulding, J., & Co. 989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co. B'way & Polk
United Carriage Co. 314 Natoma

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co. 732 Brannan
Larkins & Co. 276 Guerrero
Schindler, H. B. & Co. 172 Spear
Studebaker Bros. Mfg. Co. Mission & Beale
Wm. Wertsch Co. 24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T. 1003 Claus Spreckels Bldg.
Lamson Consolidated Store Service Co. 1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F. 38 Clementina
National Cash Register Co. 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co. Con. Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John. President Mt. Olivet Cemetery. Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co. 725 Howard

CHAMPAGNE.

Greenway, E. M. Kohl Bldg.

Kessler, G. A. & Co. 1009 Phelan Bldg.

CHARCOAL.

Pacific Guano & Fertilizer Co. The. 268 Market

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Heiman Co. 576 Mission

CHEMISTS.

Curtis, J. M. & Son. 108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 910 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E. 356 California

Weule, Louis, Co. 6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. Inc. Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M. & Co. 201 Montgomery
Bouquet-Cohn Cigar Co. 30 Front
Elrman Bros. & Co. 134 Front
Gunst, M. A. & Co. California & Front
Heyneman, Herman, & Son, Inc. 325 Davis

Judell, H. L. & Co. 20 Front Lane & Connelly. 26 Front

Scatena, L. & Co. 104 Washington
Schultz-Hansen Co. 330 Drumm
Schwartz Bros. 701 Union Trust Bldg.
Sloss, Louis, & Co. 310 Sansome
Southern Pac. Mill Co. Royal Ins. Bldg.
Von Husen & Co. 400 Davis
Vanvalves, M. D. 117 Washington
Welbanks & Co. 224 Drumm
Welch & Co. 214 California
Western Creameries Co. Cal. & Davis
Wetmore Bros. 450 Front
Whitney, C. E., & Co. Third and Mission
Wolff, Wm., & Co. 52 Beale
Wolf & Sons. 245 Drumm
Wolfen, Max & Co. 421 Front

CONFECTIONERS.

Blum, S. California & Devisadero
Demartini, L. Supply Co. Front & Pine
Gruenhagen Bros. 1610 Van Ness Ave.
Haas, Geo., & Son. 770 Market
Lechten Bros. 1242 Devisadero
Maskey, Frank. Kearny, near Market
Rhine, Henry, & Co. 19th & Bryant
Townsend, W. S. 117 San Jose Ave.

CONTRACTORS.

City Street Improvement Co.
Merchants Exchange Bldg.
Clinton Fireproofing Co.
841 Monadnock Bldg.
Hausen, F. L. 127 Montgomery
Penny, Isaac. Hotel St. Francis
Ransom Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard. 518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons. 779 Market
Masow & Morrison. 518 Monadnock Bldg.

COOPERS.

California Barrel Co. 22nd & Illinois
Carl Cooperage Co. 54 Boardman
Woerner, David, (Est. of) 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W. 1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co. 728 Mission

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co. 46 Beale
Cowen-Heineberg Co. 365 Market
Nathan-Dohrmann Co. Stock'n & Geary
Schloss Crockery Co. 17-19 Beale

CRUSHED ROCK.

Gray Bros. 2nd & Mission

CURIO DEALERS.

Hettrich, A. L., Co. 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Platt, Frank L. D. D. S.
Geary & Powell

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th
Prager's. Market & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 46 Sutter
Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co. 134 Sansome

DOORS AND WINDOWS.

California Door Co. 43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B. Dray Co. 97 Sacramento
Cartwright Draying Co.
Main and Mission

Dore & Co. 140 Bush

Emmons, G. W. 438 Market

Farnsworth & Ruggles. 109 Davis

McNab & Smith. 38 Davis

Overland Freight & Trans. Co. 35 2nd

Pierce-Rudolph Storage Co. 1450 Eddy

Rode, C. B., & Co. 102 Pine

Strauss, K. 130 Pine

Teele & Co. 764 Clay

Western Trans. & Stge. Co. 205 Front

Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co. 255 California
Griffin & Skelley Co. 16 California
Guggenheim & Co. Sac'to & Davis

Otzen Packing Co. 423 Drumm

Phoenix Packing Co. 16 California

Rosenberg Bros. Co. 153 California

DRUGGISTS.

Ayers, Edw. N. Van Ness & Geary

Baer Drug Co. 722 Market

Boericke & Runyon. 140 Powell

Bremmel, J. G. B. 2501 California

Calegaris, J. Kearny & Pacific
Coffin-Reddington Co. 35 Second
Fauda, C. O. 303 Montgomery Ave.
Ferry Drug Co. 20 Market
Green, Frank T. 500 Devisadero
Lainer, Rd. Drug Co. 1620 McAllister
Langley & Michaels Co. 34 First
Leipnitz Co., G. Sutter & Laguna
Lengfeld's Pharmacy. 1804 Fillmore
Owl Drug Co. 611 Mission
Prior's Pharmacy. 234 San Jose Ave.
Rockstroh, F. E. 104 Valencia
Rossi Drug Co. 1900 Union
Schmidt, Val. Polk & Jackson
Wakelee & Co. 58 Market

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 49 Sansome
Bernstein, S. L. 154 Sutter
City of Paris. Stockton & Geary
Crowley, J. B. Aronson Bldg.
Dundas, Wm. D. 109 Walnut
Graf, J. L. & Co. 28 Sansome
Hale Bros., Inc. Sixth near Market
Jacobs, F. P., & Bro. 114 Sansome
Kohlberg, M. S., & Co. 126 Pine
Levy, Max. 154 Sutter
Lippman Bros. 22nd & Mission
Livingston Bros. Geary & Fillmore
Marcuse, M., & Co. 37-39 Battery
Moore-Watson Dry Goods Co.
Bush & Sansome
Murphy, Grant & Co. Sansome & Bush
Nathan, A. 1562 Stockton
Newman & Levinson.
Stockton and O'Farrell
O'Connor, Moffatt & Co. 121 Post
Samuels, D., Lace House Co.
O'Farrell & Stockton
Schmidt, Ben. J., & Co. 35 Sansome
Schoenholz & Elsbach. 2013 Fillmore
Strauss, Levi, & Co. Pine & Battery
Thursbacher, B. E. 16th & Folsom
Weill, Raphael, & Co. Sutter & Grant Av.
Weinstock, Lubin & Co. Post & Filmr

DYEING AND CLEANING.

Thomas, The F., Dyeing & Cleaning
Works. 27 Tenth
Hickman, Henry. 3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co. McAllister & Polk
San Francisco Business College.
908 Market

ELECTRIC SIGN MANUFACTURERS.

Novelt Electric Sign Co. 837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp. 46 Second
Electric Appliance Co. 726 Mission
Electric Railway & Manf'r Supply
Co. 84-86 Second
General Electric Co. Union Trust Bldg.
Hetty Bros. 326 Ellis
Pacific States Electric Co.
133 New Montgomery
Sunimerhayes, W. R. 76 Folsom
Ind. Electric Const. Co. 381 Fulton
Westinghouse Electric Co.
Second & Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.
1349-51 Mission
Golden West Plating Works. 355 First
Rudger-Merle Co. Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co. Stockton & Beach

EMBOIDERIES AND LACES.

Levy, Jules, & Bro. 14 Sansome

ENGINEERS, CIVIL.

Luey, W. A.
Board of Trade Bldg., Portland, Ore.
Morser, E. J. 847 Monadnock Bldg.

ENGINEERS, CONSULTING.

Anweg, Frederick. 244 Kearny
Luther Wagoner. 910 Pacific Bldg.
Stut, J. C. H. 417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J. Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B. Sheldon Bldg.

ESSENTIAL OILS.

Boldemann, A. C., & Co. 2624 Sutter

Lueders, Geo., & Co. Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co. 16 First
Castle Bros. 149 California
De Fremery, J., & Co. 519 Mission
Jennings, R. P.
Merchants' Exchange Bldg.
North American Mercantile Co.
318 Front

Maldonado & Co. Hansford Block
Vignier, A., Inc. 611 Battery
Wieland Bros., Inc. 309 Davis

5c, 10c, AND 15c STORES.

Charlton, E. P., & Co. 768 Market

FIREWORKS.

Newton's California Fire Works Co.
249 Front

FLORISTS.

Sievers Floral Co. 70 Geary

FLOUR MILLS.

Sperry Flour Co. 343 Sansome
Stockton Milling Co. 112 California

GROCERS.

City of Hamburg Co., Inc. 118 Oregon
Cluff, Wm., Co. Spear & Mission
Dannemark Bros. Haight & Scott
De Bernardi, D., & Co. 707 Battery
Getz, M., & Co. 135-141 Main
Goldberg, Bowen & Co. 242 Sutter
Levaggi, Granucci & Co., Inc. 412 Front
Haas Bros. Sacramento & Davis
Hooper & Jennings. 462 Bryant
Johnson Bros. Fillmore & Sacramento
Lennon, John A. 918 Eddy
McCullough Co., M. A. 154-156 Sixth
Meyer, A., & Co. 136 Steuart
Newbauer, J. H., & Co. Davis & Pacific
Peters Bros. 901 Cole
Rathjen Bros. 272 O'Farrell
Roehdale Wholesale Co. 228 Commercial
Rothschild, John, & Co. 105 Market
Snook, James A., & Co. 247 Davis
Stulz, Jos. A., Co. 1931 Fillmore
Sussman, Wormser & Co. 140 Spear
Tillmann & Bendel. Pine & Davis
West, Elliott & Gordon. 500-504 Hayes
Wellman, Peck & Co. 311-337 East

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co. 307 Crocker Bldg.

FRUITS AND VEGETABLES.

Omey & Goetting. California Market

FURNITURE.

Bateman, Wm. 1913 Bryant

Breuner, John, Co. 1451 Van Ness

Cordes Furniture Co. 1237 Van Ness

Eastern Outfitting Co. 1017 Market

Fredericks, J. Co. 815 Ellis

Friedman, M., & Co. O'Farrell & Polk

Gullixson Bros. 2086 Market

Indianapolis Furniture Co. 833 Mission

Kreiss, L., & Sons. Van Ness & Sutter

Lavenson-Schlueter Co. 227 Post

Moore, Harry J., Furn. Co. 40 O'Farrel

Plum, Chas. M., & Co. 314 Sutter

Redlick-Newman Co. 2200 Mission

Sloane, W. & J., Co. 216 Sutter

Sterling Furniture Co. 1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry Co. Phelan Bldg.</

Christensen & Goodwin ... 241 Sansome
Commercial Union Assurance Co., Ltd.

Connor, John Sansome & Halleck
430 California

Davis, J. B. F., & Son Mont. & Sac'to

Dornin, John C. Kohl Bldg.

Wm. A. Drennan ... 604 Merchants Ex.

Duncan & Rehfisch ... Sansome & Sac'to

Fireman's Fund Ins. Co., Cal. & Sansome

I. Gutte 306 California

Herold, Rudolph, Jr. 114 Russ Arcade

Hilman, John R., & Son. 114 Russ Arcade

Insurance Co. of N. A. 343 Sansome

Kilgarif & Beaver ... Post & Grant Ave.

Liverpool & London & Globe Ins. Co.

444 California

London & Lancashire Fire Insurance

Co. 571 Sacramento

London Assurance Corporation.....

Sansome & Pine

Macdonald & Miles Russ Bldg.

Manheim, Dibbern & Co. 453-455 Mtgy.

McNear & Wayman ... Sansome & Sac'to

New Zealand Insurance Co.

343 Sansome

Pacific Mutual Life Insurance Co. The

Post & Grant Ave.

Pacific Surety Co. 401 Sansome

Palache & Hewitt 430 California

Potter, Edw. E. 578 Sacramento

Preferred Accident Ins. Co. 704 Market

Queen Insurance Co. Pine & Sansome

Royal Insurance Co. Pine & Sansome

Rosenthal, Louis 315 California

Sperling, Frank. Claus Spreckels Bldg.

Stovel, C. J. 136 Leidesdorff

Travelers' Ins. Co. Monadnock Bldg.

Waniorek, M. 201 Sansome

Ward, C. H. 211 Sansome

West Coast Life Ins. Co. 348 Pine

Whately, Henry M. 307 Merchants Ex.

Wilson, Horace 407 Montgomery

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co. Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co. Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works Main & Howard

Morton & Hedley 215 Harrison

Risdon Iron Works 298 Steuart

Vulcan Iron Works 604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mississippi

Taylor & Spotswood Co.

343 Monadnock Bldg.

Woods & Huddart 356 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T., & Co. 1465 Polk

Solomon, C., Jr. 314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros. 114 Sansome

JEWELERS.

Abrams, Henry M., Co. 717 Market

Andrews, A. 50 Kearny

Baldwin Jewelry Co. 1261 Van Ness Av.

California Jewelry Co. 704 Market

Carrau & Green 214 Kearny

Dinkelpiel, J. S. 150 Post

Dorrance-Battin Co. Chronicle Bldg.

Eisenberg, A., & Co. Post & Kearny

Glindemann, W. 818 Market

Greenzweig, Geo., & Co. 150 Post

Hall, A. I., & Son. 150 Post

Hammersmith & Co., Sutter & Grant Av.

Heringhi, Leo 898 Steiner

Isaacs, Abe 756 Market

Judis, Alphonse, Co. 704 Market

Lehrberger, J. S., & Co. 704 Market

Mayer & Weinshenk 717 Market

Nordman Bros. 150 Post

Radke & Co. 218 Post

Schussler, M., & Co. 704 Market

Shreve & Co. Grant Ave. & Post

Sorensen, James A., & Co. 715 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co. 1506 Sacramento

KNITTED GOODS.

Pfister, J. J., Knitting Co. 739 Market

Gantner & Mattern Co., Post & Grant Av.

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.

Grant Ave. & Sutter

Marks Bros. Commercial Bldg.

Magnin, L., & Co. Grant Ave. & Geary

Newbauer Bros. 37 Battery

Schwartz & Goodman 879 Market

Paragon, The Grant Ave. & Geary

LADIES' TAILEORS.

Flamio, G. 2202 California

LAMPS.

Boesch Lamp Co. 1125 Mission

Bauer Lamp Reflector & Electric Sign

Co. 528 Gough

LAUNDRIES.

La Grande Laundry Co. 234 Twelfth

Metropolitan Laundry Co.

1118 Harrison

National Laundry Co. 3814 Eighteenth

San Francisco Laundry 1408 Turk

White Star Laundry 385 Eighth

LAUNDRY MACHINERY.

Western Laundry Machinery Co.

58 Fremont

Troy Laundry Mach. Co. 582 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co. 747 Sansome

Kohlberg & Co. 526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co. 431 Battery

Harpham & Jansen 524 Washington

Kauffman, Davidson & Semmel. 137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co. 95 Market

Holmes Lime Co. 704 Market

LITHOGRAPHERS.

Britton & Rey 215 Bay

California Lithographing Co.

Niantic Bldg.

Galloway Lithograph Co. 513 Howard

Olsen, O. E., Lithograph Co. 330 Jackson

Schmidt Lithograph Co. 2nd & Bryant

Union Lithograph Co. 741 Harrison

LIVERY STABLES.

Christensen, E. C., & Son. 1210 Valencia

Clemens, C. J. 316 Fulton

Kelly, Thomas, & Sons. Pine & Franklin

Pease, E. R. 1009 Valencia

LUMBER DEALERS.

Casper Lumber Co. 810 Kohl Bldg.

Collins, Geo. H. 502 California

Dodge, E. J., & Co. 16 California

Dolbeer & Carson Co. Merchants Ex.

Ford, Chas. D., Co. Merchants Ex.

Grays Harbor Commercial Co.

Foot of Third St.

Grenewald, Otto H.

901 Alaska Commercial Bldg.

Hammond Lumber Co. Merchants Ex.

Hihn, F. A., Co. Santa Cruz

Hobbs-Wall & Co. Fife Bldg.

Hooper, C. A., & Co. Balboa Bldg.

Hooper, F. P. & J. A. 110 Market

Howard, E. A., & Co. 20 Howard

Hume, G. W., Co. 268 Market

Independent Lumber Co.

Mutual Savings Bank Bldg.

Kruse, J. S. Twenty-third & Shotwell

Meyer, Adolph 1510 Devisadero

Pacific Lumber Co. 16 California

Pope & Talbot Foot of Third St.

Seymour & Elliot 142 Townsend

Simpson Lumber Co. 112 Market

Slade, S. E., Lumber Co. 112 Market

Soule, John F. 112 Market

Standish Hickey Lumber Co.

Crocker Bldg.

Tacoma Mill Co. 310 Sansome

Templeman, Henry 42 Market

Truckee Lumber Co. 1216 Flood Bldg.

Union Lumber Co. Crocker Bldg.

Mitchell, Edw. H. 3363 Army
 Mitchell, J. H. 717 Market
 Recorder Printing & Publishing Co. 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.... First & Howard
 Platt Iron Works Co.... 70 Fremont
 Price, G. W., Pump Co.... 23 Stevenson
 Worthington, Henry R.... 148 First

RAILWAY EQUIPMENT.

Livermore, Norman E., Co.... Metropolis Bank Bldg

RATTAN WORKS.

Coulter's Rattan Works.... 1429 Bush

REAL ESTATE DEALERS.

Abrahamson Bros & Co.... 251 Montgomery
 Armstrong-Quatman Co.... 227 Montgomery
 Aronson Realty Co.... 160 Sutter
 Babin, Landry C., Co.... 423 Kearny
 Baldwin & Howell.... 318 Kearny
 Bancroft, Paul.... Bancroft Bldg.
 Bay Shore Real Estate Co., Inc.... 4392 San Bruno Ave.

Bew, Ge. E., & Co.... 129 Sutter
 Boardman Bros. & Co.... 508 California
 Bonfield & Ryan.... 157 Sutter

Bovee, Toy & Co.... 111 Montgomery
 Browne, R. S., & Co.... 129 Sutter
 Bush, David, & Son.... 217 Russ Bldg.

Clark, Curran.... Russ Bldg.
 Coffey, H. E.... 1244 Masonic Ave.
 Cowden, J. B.... 7 Front

Crim, W. H., & Co.... Monadnock Bldg.
 Dibert & White.... 655 Market
 Easton, Wendell.... 209 Monadnock Bldg.

Ehrenpfert, Wm.... 801 Fillmore
 Fisher, Chas. W....
 ... 304 & 305 Realty Bldg., 660 Market

Giselman, Wm., trustee.... Russ Bldg.
 Grady, John H.... 151 Sutter
 Harrigan, Weidenmuller & Rosen-

stirn, Inc.... 345 Montgomery
 Healy & Gillespie.... 244 Church
 Hendrickson, Wm., & Co.... Shreve Bldg.

Hensley-Green Co.... 237 Mills Bldg.
 Heyman, Oscar, & Bro.... 113 Montg'y
 Hoag & Lansdale.... 243 Bush

Hooker & Lent.... First & Market
 Inverness Land & W. Co.... 219 Montgomery

Joost Sons & Co.... 16th & Guerrero
 Kane & Co.... 217 Montgomery
 Kahn & Feder.... 520 California

Keil Estate Co.... 1209 Flood Bldg.
 Langrebe, McNevin & Jones.... 525 California

Levy, F. & A. Co.... 241 Montgomery
 Lichtenstein Bros. Co.... 268 Market

Lincoln Realty Co.... 925 Mills Bldg.
 Lyon & Hoag.... 636 Market

Mackenzie & Underhill.... 106 Merch. Ex.
 Madison & Burke.... 30 Montgomery

Magee, Thos., & Sons.... 5 Montgomery
 Marston, Frank W. Col., Marston Bldg.

McElroy, R. D.... 606 Phelan Bldg.
 McGaw, John, & Co.... 232 Montgomery

McMahan, Mabry.... 1217 19th Ave.
 McMahon, O. L., & Co.... 128 Sutter

Middleton, John.... Crocker Bldg.
 Josselyn, G. M., & Co.... 25-33 Main

Moore, S. I.... 815 Shreve Bldg.
 Mooser & St. Germain.... 155 Sutter

Oliver, P. B., & Co.... 104 Montgomery
 Partridge, John.... 383 Monadnock Bldg.

Polit, John L.... 2104 Market
 Pon, Albert J.... 1012 Fillmore

Rich, A. J., & Co.... 121 Sutter
 Rucker, Jos. H., & Co.... 49 Post

Sachs, Sanford.... 2027 Sutter
 S. F. & Suburban Home Building

Society.... 201 Euclid Ave.
 Schroth Co., The.... 251 Kearny

Schmitz, L. A.... 3321 Twenty-first
 Shainwald, Buckbee & Co.... 27 Montg'y

Skelton, E. W.... 229 Montgomery
 Strassburger, I., & Co.... 484 California

Strong, Belden & Farr.... 157 Sutter
 Truman Investment Co.... Humboldt Bank Bldg.

Umbsen, G. H., & Co.... 20 Montgomery

Von Rhein Real Estate Co.... 51 Geary
 Wayman, Guy T.... Mills Bldg.
 Weck, F. A., Realty Co.... Berkeley

Weissbein Bros.... 141 Sutter

Whittell, George, Jr.... Whittell Bldg., 166 Geary

Williams & Surryhine.... 114 Sutter

Wolf & Hollman.... 327 Kearny

RECREATION GROUNDS.

Herman, R.... Harbor View Park

REFINERIES.

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 ... Merchants Exchange, 8th Floor

RESTAURANTS.

Galindo, F. B.... 136 Ellis
 Kilborn & Hayden.... 34 Market
 Larsen, C. G.... 50 Eddy
 Louis Fashion Restaurant.... 22 Sansome
 Petersen, Jacob.... 7 Market
 Portola Cafe Co.... 18 Powell
 Pouchan, G., & Co.... 497 Golden Gate
 Ravn & Karstensen.... 131 Market
 Swain Company.... 40 O'Farrell
 Westerfeld, J., & Co.... 1530 Haight

ROOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co....
 ... 379 Monadnock Bldg.
 Paraffine Paint Co.... 34 First

RUBBER GOODS.

Bowers Rubber Works.... 62 Sacramento
 Goodyear Rubber Co.... 587 Market
 Gorham Rubber Co.... 50 Fremont
 Winslow, C. R., & Co.... 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co.... 1212 Market
 Patrick & Co.... 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.... Russ Bldg.
 La Zacualpa Rubber Plantation Co.... Russ Bldg.

RUG MANUFACTURERS.

California Rug Co.... 2147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co....
 ... Second & Jessie
 Hermann Safe Co., The.... 126 Folsom
 Parcells Safe Co.... 577 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co.... 575 Market
 Weber, C. F., & Co.... 365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co.... 717 Market
 Ginn & Co.... 717 Market

SCREEN WORKS.

Quick, John W.... 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co....
 ... Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co....
 ... 501 Balboa Bldg., 2nd & Market
 Morse, C. C., & Co.... 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons.... 17 Spear
 Steiger Terra Cotta & Pottery Works
 ... 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co.... 17 Jones
 White Sewing Mach. Co.... 1478 Market

SHEET IRON AND PIPES.

Smith, Francis, & Co.... 9 Fremont

SHEET METAL WORKS.

Cronan, W.... 19-23 City Hall Ave.
 Delano Bros.... 70 Spear

SHIP BUILDERS.

Turner, Matthew.... 14 Steuart
 Whelan, Jas. J.... 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co....
 ... 138 Steuart
 Haviside, Withers & Davis.... 34 Steuart
 Middleton, John.... Crocker Bldg.
 Moore, G. M., & Co.... 25-33 Main
 Sellers & Madison Co.... 96 Market
 Weeks-Howe-Emerson Co.... 51 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin....
 ... 410 Alaska Commercial Bldg.

American Trading Co.... 244 California
 Balfour, Guthrie Co.... 350 Sansome
 Barneson, Hibberd Co.... 149 California
 Bates & Chesebrough.... Mer. Ex. Bldg.

Bowring & Co.... 310 California
 Gale Bros.... 408 Davis

Grace, W. R., & Co.... 612 California
 Herrmann, Geo., Co.... 310 Sacramento
 Hind, Ralph & Co.... 310 California
 Johnson-Locke Mercantile Co....

... 210 California
 Lund, Henry, & Co.... 201 Marine Bldg.
 Mitsui & Co.... Merchants Exchange

Meyer, Wilson & Co.... 454 California
 Moore, Ferguson & Co.... 690 Commercial

Newhall, H. M., & Co.... 114 Battery
 Otis, McAllister & Co.... 310 California
 Parrott & Co.... 204 California

Plummer, Geo. E., & Co.... 54 Steuart
 Port Costa Milling Co.... 210 Battery
 Spreckels, J. D., & Bros., Co.... 90 Clay

Williams, Dimond & Co.... 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co.... 77 Battery

Ulman, Selligsohn & Brown....
 ... 149 New Montgomery

SHOE GOODS.

Dolliver Bros.... 619 Mission

SILKS.

Hart, B., & Brother.... 14 Sansome

Clayburgh Bros.... Sansome and Bush

SILK MANUFACTURERS.

Nonotuck Silk Co.... 515 Market

Carlson-Currier Co.... 114 Sansome

SILVERWARE.

Graves, W. E.... 717 Market

SMOKERS' ARTICLES.

Heininger, C. P., & Co.... 687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co.... 17th & R. Island
 Luhn, Otto & Co.... 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., Co.... 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Blake, Moffit & Towne.... 1400 Fourth
 Crocker, H. S., Co.... 460 Market

Dixon, Fish & Co.... 205 California
 Schwabacher-Frey Stationery Co....
 ... 42-44 Sutter

Standard Office Sup. Co.... 427 Montg'y

Upham, Isaac, Co.... 104 Battery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works.... 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co....

... Jackson-St. Wharf

Capelle, Robert.... 250 Powell

Cook, Thos., & Son.... 32 Powell

Ettore Patrizi & Co.... 118 Mont. Ave.

Fugazi, Cav. Uff., J. F.... 628 Montgomery

Hamburg-American Line.... 160 Powell

Pacific Coast Steamship Co.... 112 Market

Pacific Mail Steamship Co.... Flood Bldg.

Toyo Kisen Kaisha.... Flood Bldg.

Monticello Steamship Co.... Ferry Bldg.

Northern Commercial Co.... 320 Sansome

Shipowners' & Merchants' Tugboat Co....

... Vallejo St. Wharf

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

Isn't it worth while for the citizens of San Francisco to spend, collectively, twenty or twenty-two thousand dollars yearly to watch, through experts, the expenditure of millions?

No contractor that is doing honest work on bond issue improvements has anything to fear from the inspection of his job by the Merchants' Association. It will not be the policy of the Association to pick small flaws in the work—they occur in all work, good or bad. Substantial compliance with contracts, however, resulting in work that will stand, the taxpayers are entitled to and the Association means to see that they get it. To that, no honest contractor can object.

ENDORSES THE PROPOSAL FOR THE ISLAIS BASIN FILL

Directors Think With Proper Guarantees Spur Track Should be Permitted.

After long study of the Islais creek question, the Directors of the Merchants' Association adopted the following resolutions, Nov. 5, 1909:

WHEREAS: The owners of the five blocks of land in the apex of the Islais Basin Tract have submitted to the Merchants' Association a proposition for starting improvements in that locality by filling in and reclaiming the tide lands included in said blocks and improving the same immediately, provided permission is granted by the city for the necessary short spur track to enable dirt and rock to be hauled to that place; and

WHEREAS: Said improvements will consist of the following:

a—The construction of a rock seawall around said land on two sides;

b—To fill in these blocks with dirt from Rincon Hill, and thus start the removal of that obstruction;

c—To construct a wharf 70 feet wide fronting on this land, from Kentucky street to Georgia street;

d—To excavate a channel up Islais Creek to Kentucky street, the said channel to be 50 feet wide on the base and to be 13 feet deep below low water mark, and to be 100 feet wide in front of said wharf; and

e—To construct on said lands large lumber yards, planing mills and factories; and

WHEREAS: Said proposition provides that said owners will enter into a contract with a responsible third party, agreeing, in the event that the State should at the next general election vote bonds to purchase the entire 63 blocks in the Islais Creek Tract, including these said five blocks, that they will sell these five blocks to the state at their cash value as unimproved property, as may be determined by condemnation proceedings, so that they will accept as compensation for the improvements, such as the seawall, filling etc., a lease on the outside four blocks only, so that the cost of these improvements need not be paid

for out of the bond issue which was intended for land only; and

WHEREAS: The present owners agree to improve, but not to occupy, the block of land adjacent to Kentucky street and the wharf in front of the same, but to leave that wharf for a public wharf, and the inside block to be used by the Harbor Commission as it may see fit; and

WHEREAS: It will not be determined until a year hence whether the state will vote to buy these lands, and it will probably take several years longer to conclude the condemnation proceedings before the state could, in any event, start improvements; and

WHEREAS: If the state should buy these lands it is generally believed that the space in the apex of the tract occupied by the said five blocks is too narrow for the convenient handling of vessels, and that therefore no injury to a future harbor will result from the filling in of these blocks; and

WHEREAS: It is vitally important to the welfare of San Francisco that improvements in the marsh lands in that neighborhood should be started as soon as possible, and the dredging of Islais Channel and the establishment of wharf facilities there will encourage other parties to improve their property on the west side of Kentucky street and result in opening up a new industrial district; and

WHEREAS: In order to determine whether there was any wide difference of opinion in the membership of the Merchants' Association in this matter, a vote of the members has been taken on the question of whether the aforesaid proposition for filling in and improving at once the aforesaid five blocks should be endorsed by said Association; and

WHEREAS: Out of the total 281 votes received, only 34 were opposed to the proposition, the same being about 8 to 1 in favor; therefore be it

RESOLVED: That the Merchants' Association of San Francisco endorses the proposition for the improvement of the aforesaid five blocks, as submitted by the owners thereof, believing the same to be fair both to the state and to the owners, and favors and recommends that, upon the execution by the property owners of these five blocks with a third party for the benefit of the state, of the contract which they offered to make as above outlined, a permit be given them for the necessary spur track, inasmuch as it will in no way interfere with the convenience of the public.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

Andrew M. Davis, Pres.
L. M. King, Secretary.

SHORT TERM BONDS TO HELP LOCAL IMPROVEMENTS

Charter Amendment Needed to Help Owners Pay for Work.

To facilitate street work and other improvements in neighborhoods where they are needed but where the people cannot see their way clear to paying street assessments under the present method, the Merchants' Association has proposed a plan providing for the issuance of ten-year bonds, which will become a first lien upon the property improved, and will not have to be paid until the values made by the work will have far exceeded its cost. The plan is in operation in other cities and has been carefully studied and adapted to San Francisco. It has been submitted to the attorneys for the Association, Messrs. Wright & Wright, who approve it as a proper legal way to overcome the difficulties of the present situation. The Civic League has been asked to take the matter up and present it to the public through the improvement clubs that compose it, with a view to enlisting the necessary interest to secure an amendment of the Charter that would permit the scheme to be employed in this city. Its outlines are set forth in the following report of the secretary to the Board of Directors of the Association:

In view of the fact that many needed street improvements, particularly in the outlying districts, cannot be made because the owners of the abutting

property cannot afford to pay the cost thereof upon the completion of the work under the plan provided by our Charter, I beg to suggest that the Merchants' Association consider the matter of advocating, next year, a Charter amendment to permit such work to be paid for by ten year local improvement bonds, such as are provided for in the general laws of the State of California, and which could be used for paying the cost of such work whenever property owners did not desire to pay cash for the same when the work was completed.

Such bonds would run for not over ten years, with interest at not over seven per cent, and they would be a first lien on the property liable for the payment of such improvement. The bonds would be delivered to the contractor in payment for any unpaid assessments or could be sold at auction at not less than par and the contractor paid in cash.

Succeeds in Seattle.

I found, during a recent trip to Seattle, that most of the extensive street improvements being done there are paid for with five or ten year local improvement bonds. These bonds bear interest at six per cent or seven per cent and the contractor must take them in payment for the work. If he does not wish to hold them, he sells them to bond buyers at from two to five per cent discount and I am advised that there is no difficulty in disposing of such bonds there.

The advantage of such a system of bonds is that it is possible thereby to make improvements in numerous cases where they would otherwise be impossible or only at a very great hardship on many of the property owners who could not make immediate payment in full without great sacrifice on their part, if at all; while, under such a bonding system, they would have to pay only a small portion of the cost each year, for a period of from five to ten years. This they could afford to do and would be glad to have the opportunity, for, in many cases, the property if improved would increase in value, before the bonds became due, more than sufficient to cover the annual installments. In fact, it seems not improbable that much property that is now worth little could be thus improved and made valuable if the owners had ten years in which to pay for such improvements.

While the State laws provide for such a system of bonds, the San Francisco Charter does not make any provision for paying for improvements in this way. As the Charter takes precedence in municipal affairs, it would probably be necessary, if such work is a municipal affair, to have the Charter amended accordingly. It is understood, of course, that no vote by the people is required for the issuance of such bonds for such improvement, as the Board of Supervisors would have power to order such bonds to be issued against any unpaid assessments and the property owners would have thirty days after the completion of the work either to pay cash for their assessments or to allow bonds to be issued for the same.

Civic League Will Help.

There are two Acts in the laws of the State of California providing for such local improvement bonds. These Acts are alternative and a Charter amendment might provide that either could be used or both, or possibly an amendment could be framed that would combine the best features of both.

As the question of the best method of paying for street improvements so as to secure the early improvement of the outlying districts is one of great interest to the property owners in these districts, it is suggested that the Civic League be asked to present this matter to the various improvement clubs represented in its membership and to secure from them an expression of their views on the desirability of having a Charter amendment proposed that would provide for such a system of local improvement bonds so that property owners who did not wish to pay cash within thirty days after the work was completed could have an option of having five or ten year bonds issued instead.

Respectfully submitted,
(Signed) L. M. KING, Secretary.
October 29, 1909.

At a meeting on Nov. 24th, the Civic League went on record in favor of the proposal, and decided to co-operate with the Merchants' Association in having such an amendment presented.

Merchants' Association

PUBLISHED MONTHLY BY THE BOARD OF DIRECTORS.

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT AND PUBLIC INTERESTS.

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VOL. 14

SAN FRANCISCO, CAL., JANUARY, 1910

No. 161

ASSOCIATION FAVORS BOTH WATER PROPOSALS

Urge Members to Vote "Yes" on Propositions 1 and 2, as They are Needed Together.

These resolutions were unanimously adopted by the Board of Directors of the Merchants' Association December 3, 1909:

Whereas: The Spring Valley Water Company has offered to sell its entire plant and property to the City and County of San Francisco for the sum of \$35,000,000; and

Whereas: The Board of Supervisors proposes to submit to a vote of the people the following two proposals for the acquisition of a water supply system for San Francisco;

Proposition 1. To incur a bonded debt of the City and County of San Francisco to the amount of \$45,000,000 for the purpose of the acquisition, construction and completion of a water supply and works to be owned and controlled by the said City and County of San Francisco to furnish to said City and County and to the inhabitants thereof a sufficient supply of good, pure water for all purposes, the sources of such supply to be Lake Eleanor, the waters of the Tuolumne River, and its tributaries in Tuolumne County, California, provided that if Proposition No. 2 on this Ballot shall receive the necessary two-thirds vote, then bonds to the amount of \$23,000,000 only shall be issued under this authorization. Bonds issued for this purpose shall bear interest at the rate of 4½% per annum, payable semi-annually.

Proposition 2. To incur a bonded debt of the City and County of San Francisco to the amount of \$35,000,000 for the purpose of the acquisition of an existing public utility, to wit, the water supply and works of the Spring Valley Water Company, a corporation, to be owned and controlled by said City and County to furnish said City and County, and the inhabitants thereof, a sufficient supply of good, pure water for all purposes. Bonds issued for this purpose shall bear interest at the rate of 4½% per annum, payable semi-annually; and

Whereas: The acquisition of the Spring Valley water system is necessary to provide water for the present and future needs of the City, and the City also requires its storage reservoirs and distributing system for use in connection with any other additional supply acquired hereafter; and

Whereas: The acquisition of a Sierra or some similar additional supply is also necessary to provide for a more distant future when the Spring Valley system alone will not be adequate for the increased growth of the City at that time; and

Whereas: In the judgment of this Board the acquisition of both the Spring Valley and Lake Eleanor and Tuolumne River systems at \$58,000,000 is the best proposition for the City and County and should receive the united vote of the people; and

Whereas: In order to secure this result it will be necessary for both of the two above propositions to receive a two-thirds majority of the votes cast at the special election held for the purpose of submitting these questions to the voters; therefore, be it

Resolved: That the Board of Directors of the Merchants' Association strongly favors the acquisition of both the Spring Valley system at \$35,000,000 and the Lake Eleanor-Tuolumne system at \$23,000,000, the latter for the future water supply of San Francisco, and we recommend and urge the members of this organization to vote "Yes" for both propositions No. 1 and No. 2, as above set forth, and not to vote for either of the two propositions alone, as neither in our judgment, will itself adequately serve the present and future needs of the City.

Board of Directors of the Merchants' Association of San Francisco.

(Signed) ANDREW M. DAVIS, President.
(Signed) L. M. KING, Secretary.

CIVIC HARMONY "FOR THE GOOD OF SAN FRANCISCO"

Spirit of Unity Pervades the Gathering at the Merchants' Association Banquet.

Two conspicuous features gave the Merchants' Association banquet of December 2nd an interest which transcended that of any similar public function that has taken place in this city for many years. They were, first, the announcement by Charles C. Moore that San Francisco had determined to carry out a plan made some years ago and celebrate the opening of the Panama Canal with the greatest world's exposition, to run twelve months, and that Europe, or a good part of it, had already been notified; and second, the strong, clear note of civic harmony, vigorously sounded by every speaker, which is the key-note of the city at last, and which is going to make the Panama Pacific International Exposition just as successful as the Portola celebration, but on an immensely grander scale.

Mr. McCarthy, representing the choice of the city as its next Mayor, was warmly welcomed, and the policy he announced received the closest and most earnest attention. Among other things he said:

"Let me say to you all that it does not make a particle of difference to me whether you voted for me or not, I am with you just the same."

The general subject of discussion for the evening was: "For the Good of San Francisco." Governor Gillett led the speaking, his topic being, "The Nine Million Dollar Bond Issue, and What it Means to San Francisco, and to the State of California." A. W. Scott, Jr., followed, and aroused great enthusiasm when he grasped the Mayor-elect by the hand, wished him well and declared the whole assemblage would support him in every enterprise looking to the good of the city. Mr. Scott described "The Association's Plan for the Supervision of Public Improvements."

Mr. Charles C. Moore told "How the World Regards San Francisco and What it Means to Us." He seized the occasion to outline the plan for a great celebration of the completion of the Panama Canal with a World's Fair in San Francisco to last an entire year, demonstrating to the world the genial winter climate of San Francisco, the only seaport of any consequence where such a thing would be possible.

The Mayor-elect followed. His theme was, "What the New Administration Hopes to do for San Francisco." He spoke of his confidence in the Merchants' Association, and told how he had taken action to refer to it the great teamsters' strike of 1901 for settlement.

Dr. Hartland Law spoke to the toast, "The City Loved Around the World." He

specified urban transportation and water supply as the two great necessities of San Francisco, and urged the tunneling of Twin Peaks and other heights to connect the city's suburbs with its center. He closed with a moving appeal to his hearers to help usher in the era of goodwill and united effort on behalf of the beloved city.

The total attendance was 612, the Norman Café of the Fairmont Hotel being filled to its capacity. Among the invited guests were most of the old and new Boards of Supervisors, heads of city departments and of the various civic and commercial organizations, the Board of State Harbor Commissioners, and former Presidents F. W. Dohrmann and Frank J. Symmes of the Merchants' Association. The menu cards were of more than usual beauty, the colored cover representing "The Embarcadero" from the water at night.

Altogether, it was by far the most interesting and successful banquet ever given by the Merchants' Association; and if eloquence can bury the hatchet that overworked implement of civic strife and faction is by this time rusting to uselessness in its unmarked grave.

President Davis acted as toast-master. His opening remarks will be found below, followed by the other addresses in the order of their delivery. He said:

Honored Guests, Fellow Members of the Merchants' Association:—It is indeed a privilege to meet at this annual love feast and renew the pledge of fealty to our city and allegiance to an organization that has stood and stands for an ennobling quality—civic duty.

We are indebted to-night to our gifted member, Mr. James Henry McLafferty, for a beautiful and appropriate verse which so happily expresses a sentiment of the evening:

"The pride of the West,
The gem of the sea,
The city that is,
The city to be,
Where the ship "Content" her sail
has furled,
The city loved around the world—
San Francisco."

To her, whose present welfare and future perfection is our greatest concern, we dedicate this evening's discussion and earnestly solicit the sympathy and co-operation of all who wish her well.

The Promise of the Future.

Standing upon the threshold of a new year looking back upon the accomplishments of the years that have gone, and especially upon those of the past three most eventful years in our city's history, what may we not hope for and what may we not reasonably expect to accomplish if, keeping our ideals high and just, we seek to attain them by fair, practical and honest means!

I feel confident in the assertion that no part of this community has the good of San Francisco more at heart than the Merchants' Association—

no body of men has worked more earnestly and unselfishly to uphold the hands of the city fathers, not only by their support when their approval was won, but also by their earnest thought and suggestion, when there seemed to be a better way.

To His Honor, the Mayor, and the retiring Board of Supervisors, we extend our heartiest congratulations upon the splendid work that they have done in reinstating San Francisco to her exalted and unique position among the cities of the world. The Merchants' Association has had the pleasure of being welcomed at their councils and the privilege of assisting in their deliberations, upon all occasions.

It is our earnest wish to establish and maintain the same cordial relations with the incoming administration and we herewith offer our hands in friendly greeting, and our best efforts in co-operation whenever and wherever it may be possible.

Inspecting Public Improvements.

It seems fitting on this occasion to announce formally that your Board of Directors has ac-

cepted the responsibility of inspecting public improvements under the eighteen million dollar bond issue, heretofore so ably carried on by the Civic League of San Francisco. This work will be in charge of a special bureau of the Merchants' Association and will be supported by a special fund.

It is the hope of your Directors not only that those who have supported the work during the past year will continue their subscription to this fund, but that it will be augmented by the subscriptions of citizens representing the city's larger and more important property interests. As to the need and value, to the city, of this inspection, the speaker of the evening to whom the subject has been assigned, will enlighten you.

Mr. Mayor-Elect, and members of the incoming Board of Supervisors, we welcome you to our feast and our discussion. We hope that through this evening's introduction we may come to know each other better, and "For the good of San Francisco."

Gentlemen, with the love that is in our hearts for the men who make good in public service, we have the honor of greeting the first speaker of the evening, Governor James N. Gillett.

GOVERNOR GILLETT ON THE 9,000,000-DOLLAR BOND ISSUE

State's Chief Executive Tells of the Needs and Possibilities of San Francisco's Harbor.

Mr. Toastmaster and Fellow Citizens: It is a great pleasure to me to be with you this evening and discuss or help to discuss some of the questions which are so important to the future success and welfare of San Francisco.

I notice in looking over the menu card that I am expected to speak on "The Nine Million Dollar Harbor Improvement Bond Issue and What it Means to San Francisco and to the State of California." This brings to my mind a certain promise that I made during the time that I was seeking votes in the State of California to be elected Governor. I made a great many promises on that occasion. I have tried to keep some of them, I may have failed to keep some of them; but there is one promise that I believe I have fully kept. I remember promising the people of this city that if elected Governor I would give to the city and the State of California the best Board of Harbor Commissioners the State ever had and the best administration they ever had.

Exhibit "A."

And I have brought with me this evening and have them in front of me where I can reach them, the three members that I selected for that Board. I believed then and I believe now that the future greatness of this city and of this State depends upon our highways by the ocean, and upon a magnificent port where we can invite the great ships that are going to carry the commerce of the world and the commerce of our State.

A great deal has been done by the present Board of Harbor Commissioners. It would take me nearly all night to recite what has been done by them in the last three years, if I should undertake to do so. But there are a few things that I can call to your attention.

Making Good.

During the time that they have been in charge of the water front they have driven 20,000 pilings under our wharves, making them stronger and more secure. They have rebuilt the Belt Railway and put it upon a paying basis, where it has paid in the last two and a half years \$300,000. They have extended the wharves. They are to-day building as good wharves as can be found anywhere in the world, building them out of concrete and steel; wharves that will last for a thousand years from to-day. All these are substantial improvements, lasting improvements, improvements which are necessary to be made if San Francisco takes her position among the foremost ports of the world.

A bill was introduced in 1907 providing for a bond issue of \$2,000,000 with which to improve and to build wharves and to do necessary work along our water front. The people voted that bond issue. I believe about half of the money has been expended and the work is now going on. If you will just pardon me for a few moments I believe I can read to you quicker that I can state to you what has been done and what is in contemplation with that amount of money.

The \$2,000,000 bond issue is being expended in

the construction of the sea-wall and appurtenances between the ferry building and the channel.

Docks 38 and 40 have been completed and are in commission.

Pier 36, the largest pier in the harbor, will be in service about February 1, 1910. It has a 600-foot shed for regular ships' service, a car ferry slip for transbay ferry service, equipped with the most modern machinery; and a lumber wharf with rail connection the full length, making possible the unloading of entire cargoes directly onto cars by ships' tackle.

Two thousand two hundred feet of the most modern type of solid seawall has been completed.

Thirteen hundred feet of solid concrete wall is contracted for and about to be constructed, leaving a balance of 3,110 feet to be built between the foot of Market Street and China Basin, at which time the State regains all her rights in front of the Santa Fe China Basin lease.

Creating New Values.

The federal government has given permission to the Board of State Harbor Commissioners to extend the pier-head line in front of China Basin 350 feet, making possible the construction of at least eight large modern piers just as soon as work between the ferry and channel is completed.

About \$1,000,000 has been actually expended of the \$2,000,000 bond issue, and by this expenditure real estate behind the new seawall has been created having a valuation of over \$1,000,000, or quite equal to the entire cost of the construction fronting it.

Carrying out the present plans of seawall construction to connect up with the China Basin and bridging the channel will result in the creation of more than twelve acres additional property outside of the street area. At the completion of this seawall there will be available for lease or rental nearly twenty acres of seawall lots having a valuation of not less than \$5,000,000. The land is in demand for terminal facilities and will pay good interest on its values. At the termination of the China Basin lease thirty-five acres of real estate will be returned to the harbor, equal in value to the sea lots now being reclaimed.

Making a Free Port.

This, with the territory to the north of Market Street, will give in the neighborhood of seventy acres of valuable waterfront property to the harbor all clearly connected with ship, rail and warehouse and should, if properly administered, bring sufficient revenue to maintain the port without either dockage or toll charges.

Now we have another bond issue to submit to the people; we have two bond issues to submit to the people at the next election. One is for \$9,000,000 to build wharves and piers, to extend seawalls, to extend the Belt Railway and to do those things that are necessary to put the waterfront of San Francisco where it ought to be. There has been already let a contract for \$20,000 worth of rails and crossings for the purpose of

connecting a new section of the Belt Railroad with Piers 34, 36, 38, 40, 42 and 44.

In a few months the Belt Railroad will be in active operation, serving all interests between Channel and Brannan Streets. This work is going on every day. I feel proud of the work that is being done by this Commission for the benefit of this city and the benefit of this State.

Bonds Will be Voted.

I am quite confident that when these facts are known to the people of the State of California, there will be no hesitation on the part of the people in voting the \$9,000,000 bond issue to carry on the work which is now going on and voting the \$1,000,000 bond issue to purchase the land around Islais Creek that we may in the future have there a landlocked harbor that would be equal to any anywhere in the world.

The improvements of our harbors are necessary. All over the world you find to-day that they are studying out their harbors, deepening the channels and getting ready to carry on the great business that is upon them.

In the city of Rio De Janeiro, a great city now of over 1,000,000, where they started with a channel of only nineteen feet, we find the people at the present time making improvements to the amount of \$50,000,000, deepening their channel, extending their basins, doing everything to keep pace with the times.

Must Keep the Pace.

And this is true all over the world. It is brought about by the fact that great ships are now being constructed to handle the commerce upon our oceans; large ships that the people twenty years ago never dreamed of—ships of the "Mauretania" style and the great ocean tramps that are going from port to port carrying immense cargoes. They have to be vessels of deep draught and you have to have accommodations at your wharves to take care of them.

In the early days the docks and wharves were built to accommodate the ships of those days; they were small because the ships were small. As time rolls on and as people do business differently we find that the ship is larger than the dock. It is the case of the dock being built to accommodate the ship and not the ship being built to accommodate the dock.

The city that keeps pace with all these things, the city that has the best administration, that can handle the merchandise that comes on the ships, that can handle the largest ships, whose port is free almost, has the advantage in the great race for trade that goes on over the world. That is where we want to place San Francisco, that is where we are going to place her, and that is where our people are willing that she shall be placed.

Larger Accommodations for Larger Needs.

When the Suez Canal was constructed they thought they were building it big enough and deep enough. In 1890 it had a depth of 28 feet. In 1902 they deepened it to 29½ feet. At the present time they are deepening it to 36½ feet.

The Panama Canal will have a depth of 40 feet. At the present time they are deepening the channel in New York to 40 feet so that it will have the same depth as the great Panama Canal. When the Panama Canal is completed there will come through it great ships en route direct to this port, ships carrying large cargoes, and at that time we want to see San Francisco ready to receive them, having magnificent wharves and piers and docks here to receive the freight, and every convenience for the quick, speedy and cheap handling of the same.

Why We Need the Money.

The \$9,000,000 which we will call upon the people to give—and it will be paid out of the receipts of the port—will complete all our work to the north of the ferry that is contemplated. It will extend our work to the south as fast as it is needed. I hope it will continue to build the same character of wharves and piers that are now being constructed. This continual wasting of money in driving piles for teredos to destroy, where the cost of repairs almost equals the receipts of the port, is wrong. We want to build as they are building in other places, piers and docks of concrete and steel. Then we are rid of the great repair account, we have something that will stand for years, and we will have a harbor that cannot be equalled anywhere in the world.

The Future of the Pacific.

The commerce of the Pacific Ocean is going to be great, perhaps greater than that now in the Atlantic. Great ships in a few years will ply

through every clime and visit every port. There is no reason why San Francisco should not be the most important port on the Pacific Ocean. We have every advantage, a splendid climate, tides that are small, not much wind; everything that nature can give to make this a splendid port has been given to us here, and back of it all is a great country whose natural resources cannot be estimated or calculated. Out of this port, out of the highways of the Pacific Ocean, must flow and will flow, if we look out for ourselves, the commerce of the country. Let us stand together while we may, encourage those who have the work in charge and build up here a port, not with those \$9,000,000 alone, but by such millions hereafter as may be needed, that will be a credit to our city.

A. W. SCOTT, Jr., TELLS ABOUT THE BUREAU OF INSPECTION

Declares It the Duty of Every Good Citizen to Support the New Administration

Mr. President, Gentlemen, our guests and members of our Merchants' Association: Don't you think it a shame to put me on, after Governor Gillett has raised you up that way, to talk about a common, ordinary, prosaic subject as I have assigned to me to-night? It seems to be my misfortune to be put on when we have these interesting programs as the one unfortunate individual who has to talk business to you.

But you all know when you have a meeting of a Board of Directors, or when the partners in a firm sit down to make plans on their policy, that always there will be some who will paint beautiful pictures, that always there will be some who have plans for future greatness, and always some who can point out all kinds of profits in the future; but at a certain stage of the game some one is bound to say, "Well, that is all right, gentlemen; these little pictures are nice—very nice—but let us get down to business."

So I say to you to-night that it is time that we, that San Francisco, GOT DOWN TO BUSINESS; it is time that we cut out some of our bickerings and quarrelings and petty spites and get down to the business of putting this city where she belongs.

Business is Business.

We have a business proposition to talk about to-night. The subject that is assigned to me is to outline to our Association the plans which your Directors have conceived and are about to carry out, namely, the inspection of the expenditure of the Municipality, particularly under the bond issue. I will be as brief as I can, for it is about as interesting as a recapitulation of the statistics of the Tax Collector's office.

The Bureau of Inspection that we will talk about was organized about a year ago by the Civic League, an organization of improvement clubs. They conceived the idea of helping the municipality by watching the work being done, and the expense.

We felt that there was absolutely nothing more important than to see that our schools were built right, that our fire protection system was put in right, that our great sewer system was put in properly, that our great public buildings were well constructed. Therefore we organized what we called a Bureau of Inspection for this purpose, calculating that it would cost about \$20,000 to run it for a year.

A Generous Response.

We called on the public to give us that money, and they gave us \$22,000 odd. We appointed a corps of inspectors and engineers, established an office system, making it our business to know everything that was being done by the city, every bit of money that was going into different propositions—the buildings, the sewers, and so on. We watched every bit of concrete and every bit of iron—in fact, everything that was going on.

Duplication of Effort.

If we found anything wrong we took it up with the contractors and with the city officials. For a year we have been doing a great deal of work. But in doing that work we found we were duplicating considerable work that was done by the Merchants' Association. We found that the Merchants' Association would inspect one place and we would follow along and inspect with them. We found that they were doing in part the work that we were doing, and we were doing precisely the work that they were doing, and we felt that

Build from north to south. Dredge out Islais Creek; make that a great inland harbor because in the southern part of the city, in the future, in my judgment, will be the great manufacturing section of San Francisco and there will be needed shipping if it will be needed anywhere. When this has been done then we have accomplished a great result.

The Merchants' Association can do a great deal in this work, has done it in the past, and will continue to do it in the future. As far as I am concerned, as long as I have anything to say, I will be behind every movement, every enterprise, every bond issue which goes not only to the betterment of San Francisco but for the State in which we live.

don't want that. We want help, we want money, we want backbone.

In taking this work up, it is not the intention of this bureau, nor has it been its practice, to criticize or to interfere with anybody in any way, or to harm anybody or to be objectionable to the city administration. This bureau is intended as an aid to the city administration. We have been welcomed by the officials of the city who had constructive matters in charge. We have been welcomed by all the officers of the city administration.

Assistance, Not Interference.

We would say here to-night to the incoming administration that it is our intention to help them; it is our intention to stand with them; it is our intention to look after the work of their servants, and when we find error they want to know it just as much as we do, and they are the ones to whom we shall report. This is not a matter of criticism, it is a matter of assistance.

Stand By the Mayor.

We would say to our Mayor-elect, who is with us as our guest to-night, that we have had a good fight; many of us have opposed him and have opposed him hard; the fight has been a good one and he has won out; the people of San Francisco have elected him Mayor in spite of some of us.

Now I say it is up to us to-night, and it is up to every citizen worthy of the name, to stand behind him; and to stand with him not as the representative of a class, not as an exponent of partisan politics, but as in that position which commands the service of every good citizen irrespective of his prejudice or his affiliations, because of the fact that he will be the Mayor of San Francisco.

The Signal of Union.

And now, on behalf of this Board of Directors, representing this great Association of mercantile interests, I say to him on whose shoulders will rest the burden of our municipality—

We extend to you, sir, the right hand of fellowship; we tender to you our friendly offices and every assistance which this Association may give in the work that has come to your hand; we believe in your integrity, we have confidence in your ability. We will make it our earnest effort, and we pray that it may be your good fortune to so weld, so bring together the jarring elements in this community that we shall have no more strife and discord, no difference, no faction, nor creeds, nor kind, nor class, in our midst, but that as one great, united populace, we shall go forward to the goal of our desires, a populace whose intellectuality, whose ability, whose undying spirit and indomitable energy—glorious heritage of our fearless pioneers—has made us what we are, and which elements united—UNITED, I say, mind you—make all things possible and bring the world within our grasp.

Commonplace subjects, did I say, ordinary, prosaic topics, these public efforts? Yes, they are commonplace; they are like the dull, prosaic mountainside in the early dawn. But wait until the first flashing rays of the morning sun shed their glory on that mountainside. Look how every crag is tipped with gold, and in the forest depths each little leaf gives up its tiny gleam of dew to make a countless flashing myriad of gems.

So, I say, is our public work, prosaic and commonplace as it may appear, when it is illuminated and glorified by the great love which we have for our dear city—the city that I love—the city that you love—the city that all the world loves—San Francisco—God bless her!

CHARLES C. MOORE TELLS HOW EUROPE REGARDS THIS CITY

Portola Mission Made the Basis for Arousing Interest in the Panama Pacific International Exposition.

It is a difficult matter to condense in proper form to be submitted here this evening, a subject so broad, and capable of discussion from so many viewpoints. I take it all that the Merchants' Association wishes of me is a brief statement of my experience or observation as commissioner for the Portola Festival.

As some of you who are here to-night can testify, it was with much reluctance and many misgivings that I finally consented to undertake the work at Washington and in Europe. After the committee had me fairly hooked on the proposition they patted me on the back and with the

complimentary luncheon extended and cordial goodbyes, there was so much enthusiasm worked up that it was not until I was on the train and had settled down to think the thing over that the real size of the job was thoroughly impressed on me.

A Broad Commission.

Reference to the map with the statement, "There is Washington and there is Europe,—now go to it," was the only programme outlined, except for the strong and most useful credentials of Governor Gillett and Mayor Taylor.

It was not until about that time that it really dawned on me that the action of a municipality

asking for foreign recognition was a cheeky proposition, close to the line of impertinence. Perhaps that was why the committee selected me. This was not a cheerful thought, and about that time I would have been willing to have taken my chances to secure foreign warships, "traded them for a dog and then shot the dog."

Perils of Travel.

I have heard that Paderewski, the great pianist, in his railroad travels carries a piano with him to keep up his practice. I thought I would emulate his example, and immediately began practicing on the people on the train. The enthusiasm developed in this manner, even among San Franciscans who were traveling Eastward, and who had not really appreciated the possibility of the world's interest in our marvelous rehabilitation and the desirable publicity that could thereby be secured, inspired me with the idea that if I could get a similar response in other places I would have a fighting chance after all.

I was further comforted by the fact that we were in the unique position of winning even if we lost—seemingly a paradox, but true, for had the mission been a failure in securing the warships, the fact that San Francisco's representative bearing official credentials and photographs more convincing than the most eloquent words would be enabled to get the attention of hundreds of prominent men in various countries, inform them of things that they knew not regarding us and secure space in the columns of Eastern and European newspapers, telling of the marvelous work done by the wonderful San Franciscans, would have made the effort worth while.

Convinces Himself.

Something like the sailor who invented the yarn and told it so often that he believed it himself, by the time I reached Washington I was a firm believer in the absolute righteousness of our request, and that the only remarkable thing about it would be the refusal on the part of anybody to comply with our wishes.

It is not necessary to refer to what was done at Washington. You are aware that the authorities there took the deepest interest in the proposition, and accepted our view that what had been done in San Francisco was an asset to the American Nation, as indicating what could be done by the combination of American energy and resources when put to the test.

The national authorities expressed themselves as pleased with our plan to acquaint foreign governments with what we had accomplished here in the comparatively short interval since the great conflagration.

Government Is Cautious.

For reasons of State, however, it transpired that the Government could not give this official sanction. The best they could do was simply to transmit to the foreign governments the information that they had been asked by San Francisco to forward this invitation, but stating that the Government had no part or responsibility in it. The Secretary of State, however, gave letters to the various American ambassadors and ministers, requesting their assistance so far as consistent with their official position. While undoubtedly we should be grateful to the National Government in going as far as it did, yet it should be understood that the foreign governments accepted the invitation of San Francisco and not of the United States Government, and this fact should make us the more warmly appreciate their courtesy.

San Francisco a Marked Exception.

I learned while abroad that many cities and towns throughout the United States, frequently through their senators and congressmen, induce the State Department to send similar invitations to foreign governments to participate in this, that or the other local celebration, nearly all of which invitations are declined as a matter of course in the polite language of diplomacy.

I make these statements to you that you may better understand that the action of the foreign governments in honoring us as no American municipality has ever been similarly honored, so far as I know, was prompted entirely by the good will and admiration that these governments had for the city of San Francisco and its citizens in their wonderful exhibition of energy and courage, as shown in the marvel of the age, and we cannot repeat these words too often to ourselves, the rebuilding of San Francisco.

The Good Will of the World.

When you take into consideration the short notice we gave to European countries to join

in our celebration, the great distance from our port of practically all the ships that were sent here, the interference with other plans making necessary extensive re-adjustments and the great inconvenience to say nothing of the expense, does not the fact that foreign governments sent seven warships to us speak more than volumes that could be written on the subject of our position in the estimation of European countries? They might admire our people and our climate, our industries and our wealth, but I ask you, could we have succeeded in our request had there not been present in the minds of those having the final say that human interest element and sincere regard which means so much for us now and in the future?

Europe Takes Notice.

Everywhere not only in the government offices but with commercial and newspaper people was there shown most cordial and sympathetic interest in hearing the story of our disaster, and the reasons for our celebration. The exclamations of surprise and admiration on viewing the photographs giving proof of the extent of the fire and the rehabilitation would have stirred the blood of any man who had any hand in this great work, however small his part might be.

By reason of reference in the press, and word passed around, I received at my hotels many callers who asked to see the wonderful proofs of the story that seemed incredible to them. Many of these people have known of us favorably and have heard great things of our wealth and commercial strength, but our celebration and the conditions justifying it was what emphasized to them the fact that we were a people even more remarkable than they had believed.

As one minister expressed it, "It is possible that this is planned as an advertising proposition, but if so you are justified in so doing. You are a most wonderful people, celebrating a most unusual event in an unusual way, and we wish to participate with you."

An Inspiration to Mankind.

Another told me, after he heard the story or, what was of more importance, had seen the photographs: "What the people of San Francisco have done is an inspiration to mankind, and your example should everywhere stimulate the courage of men who have to battle with the action of the elements."

He told me: "We shall do our utmost to be with you," and he later made good, and yet this man had told the American minister a couple of weeks before that it was utterly impossible for them to consider the proposition and it was waste of time for a San Francisco representative to come to their capital.

Do you wonder that I am having framed and have put a value on them above any price the frayed, soiled and tattered photographs that could tell such an eloquent story?

Converting the Skeptical.

I call to mind that the Minister of Foreign Affairs of another country had, previous to my arrival, sent a note to the American Ambassador that it was utterly impossible for them to participate, much as they regretted, etc., etc. Our ambassador, however, made an appointment, and we called on the foreign minister.

He started with the explanation, "how sorry, etc., that they could not accept," apparently being considerably impressed by the enterprise of a city that could send a personal delegation so far. As adroitly as I could I interrupted the gentleman and got placed before him the photographs. His interest was instantly aroused. He did not need my word—his own eyes did the work. He never finished the statement that he started to make. I saw we had him going, but there were really great obstacles to be overcome, and, having acquainted myself with these in advance, I requested an audience for the following day, and with some outside work done in the meantime, at the next interview we had him. Do you wonder I prize those photographs? They were San Francisco's active representative.

More Impressive Abroad.

We who are here to-night think we have an understanding of what has been done in our rebuilding work, but in truth few if any of us really grasp it all. It is like the growth of a child. Taking it by periods, we can understand that great advancement has been made, but constant association dims the picture, and it is the outsider who really grasps the significance and sets the proper value on the achievement.

I am free to say that as this was my first trip to Europe I had in advance but a vague idea as to what Europeans thought of our city and state. Had I known when I started what I learned later, it would have saved me many anxious moments. Apart from the romance and interest with which the names of San Francisco and California are always surrounded, and which is a distinct asset to us all, San Francisco has a unique advantage in the cosmopolitan character of its population.

Volunteer Advertising.

There is scarcely a country in the whole world that is not represented here with some of its people. These people write to their home friends, and it is safe to say, with few exceptions, in the most flattering terms and favorable way. As a consequence San Francisco is known as but few American cities are.

I believe that we can fairly say that throughout all of Europe, next only to New York is San Francisco, the best-known American metropolis. Milwaukee has its Germans in numbers, New Orleans its French population, and other cities have numbers of foreign born of various countries. We have them all.

Another reason that operates to make San Francisco well and favorably known is the fact that since the early days San Francisco has been a rich city and its people of wealth have traveled widely. It is said that the patriotism of Americans increases with their distance from their native land. This seems to be trebly so with Californians and San Franciscans in particular.

Some say that we are notorious boasters, but they admit in the same breath that we have something to boast about.

Proud of Their City.

At all events a man from San Francisco, in registering at foreign hotels cannot be charged with putting after his name only "U. S. A." as so many of our Eastern brethren are prone to do. With the greatest pride he writes "San Francisco" in capital letters if possible, and, although the very name on European hotel registers almost invariably brings forth some remark about the wonderful city, if he fails to get a rise he is very apt to make sure that the hotel people understand that he is from San Francisco. Now you know that this is a fact, and, much as we wail and lament on this, that or the other municipal, industrial or commercial condition that displeases us, every man-jack of us is proud to hail from San Francisco.

Our Native Modesty.

Mighty few of you who are here this evening when traveling on a train and meeting strangers have not had a certain feeling of satisfaction to announce that you are a San Franciscan. When you state this, it matters not what your politics may be, nor that of your hearer. You are proud to accept San Francisco, whether it be with apology or commendation—it is your own city just the same, and the best of them all.

Why this is I have not figured out to my satisfaction. While the man from Arkansas or from Michigan or from Keokuk as a rule tells you his native state or city only when he is asked, the Californian or San Franciscan has a desire to wear his city's name on his hat openly. You may disavow this, but inside of you you know that it is so. Such a feeling should be one of the greatest assets of our city.

By the folly or the wisdom of the citizens of this city who are now custodians of its greatness can we detract from or increase this feeling of civic loyalty.

What a wonderful record our city has had! The wonder of the West in its American origin, a most remarkable city in its growth and development, and the marvel of the world in its destruction and rehabilitation. In a sense it is like the spoiled child in the family of American cities—counted on to do the unusual, but ever the object of affection and admiration.

A Natural Feeling.

On my recent visit to New York I met a gentleman of national reputation, born in the East, but who spent his youth and early manhood here—later called to New York in connection with heavy interests with which he is now identified, and known as one of the money powers of this country. It so happened that I met him under conditions of peculiar intimacy, and he unbosomed himself to me. Quoting his words as nearly as I can remember, he said: "Moore, of course I have been successful here and have heavy interests, but truly I feel like the galley slave, chained to my seat, working out my freedom. I cannot tell you

how I long for the time to come when I can be free to return to California and live in that dear old San Francisco." His eyes were dimmed as he told this, and that his heart was back of his words there can be no question.

It Holds the Best of Them.

Now, what is it that prompts a man of great wealth, influence and position to hold such thought as his dearest wish? Analyze it if you can and then ask yourself how many men there are here to-night who would not be able to achieve great fame and fortune in other places, but prefer rather than greater name or money elsewhere to link their fortunes with the old town.

Conditions have been so strenuous with us for the last few years that we have almost, in a way, duplicated the Spartan conditions where only the strong could survive; the weak and "dead ones" have largely passed from sight.

"It takes a live fish to swim up stream," and the current has been so swift here of late that we surely have to be alive and strong to keep from being swept away. The other States of the Union, and to a great extent the European nations now realize this and consider that a city, the citizenship of which has been tried and tested as few cities have ever been tested and made good, is deserving of admiration, and this should mean much to us.

Quality of the Citizenship.

Courage and energy have always challenged the admiration of mankind since the days of the primitive man. Couple with this honesty and civic loyalty and you have a combination that will not only deserve and receive the approbation of the world but will make a force that will be simply irresistible in the uplifting of San Francisco to the position it rightly deserves and for which destiny has marked it.

There never has been and there never will be a time in the history of this city when the conditions, political and commercial, will appeal to every taste. The growth and development of a city is the growth and development of its citizens, and the wish of the majority must prevail. To carry the city's load, every man is working in his own set of traces; to balk or pull back is not good citizenship.

To-night we are all glad to do honor here to Mayor-elect McCarthy. After a man is elected I am told that it is good politics to say that every one was for him. Now I have known Mr. McCarthy quite well and favorably for many years, and presuming on that I feel free to say that I did not vote for him. That fact, however, makes him none the less the mayor elect of this great city, and as such he is entitled to, and should have, and shall have, from me, so long as by his action he shows he deserves it, the fullest support and best good will.

Best Wishes.

We all hope that he will be an ornament to the office and a credit to the city, and so long as he does his part every man of us ought to, and I am sure will, do his utmost to make his administration a success. No mayor of this city, be he ever so clever or honest, but what needs, to obtain the maximum results, to have the co-operation of its citizenship. So I feel that we should look hopefully to the future, have confidence in Mr. McCarthy's good intentions and each do his own part toward accomplishing the desired result. . .

I have now reached the sixteenth and final section of my discourse, and that is: What do you know about the World's Fair in San Francisco, celebrating the completion of the Panama Canal?

Breaking the News to Europe.

While in Europe I found certain prominent parties so receptive of everything San Franciscan that, presuming on the wise action taken here some years ago by our people in forming the Pacific Ocean Exposition Company, thereby notifying the world of our pre-emption of the right, I assured such prominent men of affairs and European newspapers of our intention to hold a great World's Exposition on the completion of the Panama Canal.

In every instance the idea was seized on enthusiastically. Foreign ministers told me that their governments would certainly be glad to consider anything of this kind, properly presented. Manufacturers told me they would like to be represented.

Encouraged by this, I thought I would go a point further and told them that it might even be considered to hold a twelve months' fair. I accept personally the responsibility for such an unusual and some might say dangerous suggestion, and it may be that not another man in San Fran-

cisco feels the same way, but I assure you that I am keen on this point. At all events I sprung it on parties abroad, and the effect was exactly as I expected. They responded, "Why! impossible! how could you hold an exposition in the winter?" I told them that we had already done it—that our winter climate was perhaps to be preferred to our summer weather.

The Proof of the Climate.

They admitted that any city that could hold a twelve months' exposition would do more to demonstrate its remarkable climatic advantages than anything else that could be said or done on this subject.

Do you realize how few cities, especially sea ports, there are in the world that could hold a twelve months' exposition? Do you realize the advertisement it would give to a city that could hold it?

I am digressing a little from the main point, but I wanted to work this in so you could let it sink into your minds. Now, speak the words softly, but you know and I know that the Portola Festival was an advertising proposition. The reason that we all worked so hard was the realization that our efforts would contribute substantial benefits to the community. If we just wanted a little joy time all of our own, we could have put on the soft pedal, had our hoop-la and kept it all to ourselves, but not properly to my mind; for what we have done here is the marvel of the age, and if we were celebrating that, it was perfectly right for us to make a noise that would be heard around the world.

Good from Adversity.

In other words, as I have said at other meetings, let us "capitalize our misfortune." We had our disaster, and we are well on the way to recovery from it. Let us then do some unusual accounting and turn items that are on the Loss side into the Asset column.

It was not to be expected that we could bring such a great number of people a great way for the Portola Festival. What was done in this matter was most gratifying, but we must go further. At the time of the proposed World's Fair in 1915 the curiosity of people in the Eastern cities, and in Europe for that matter, to see the remarkable rehabilitation of the fire-swept city will still be keen and active. If we enable them to see not only this but a great international exposition, celebrating one of the greatest events in history, there will be additional incentive.

European cities and countries look on international expositions as of great advantage and hold them as often as they can find a legitimate excuse. Brussels and Berlin hold expositions next year. Since my return I see that The Hague, in Holland, is planning to hold one in 1913; Paris is talking of holding one at an early date, and Milan has just had one and is planning to hold another in a few years. The city of London keeps two going constantly in the summer months, so there must be something in it.

Expositions Are Helpful.

Certain of our citizens have collected data as to the effect on cities in recent years in the United States that have held expositions. Almost without exception they are favorable. For the few that have not come out right there are reasons that are clearly understood, and the same effect can be avoided.

Notably St. Louis and Portland, Ore., so I am told by prominent people in both cities, figure that their great recent development began with the time of initial work on the World's Fair.

Get Into Action.

If it is decided to go ahead on this, it would act as a tonic immediately for general activity in this city. It would take a number of years to accomplish it on the scale proposed and there are many of us who believe we should undertake the work at an early date—in fact, it must be done soon, if at all.

Other cities on this coast are demanding recognition and will have representatives in Congress to press their claims, unless we indicate strongly our intention to utilize the advantage that was secured in the wise pre-emption on the part of our people several years ago by notifying the world of our intention. I am told that New Orleans, Mobile and Galveston all have an itching to celebrate this work. It is likely that all of them will recognize our right if we assert it, but if we do not want it we should gracefully retire and let it go to a community that can handle it.

The completion of the Panama Canal will change many things in this city. It will produce many re-adjustments, and I for one feel that it

will not be altogether milk and honey, for I am afraid that some lines of business may be adversely affected. Of course it will stimulate others greatly and bring in many new lines; so on the theory, which is the correct one, of "the greatest good for the greatest number" undoubtedly the completion of the canal will mean more to San Francisco than possibly any event in its commercial history.

The Great Circle From Panama.

All of you should see the relief map in the rooms of the Chamber of Commerce, showing the work which has been accomplished and to be done in the Panama Canal Zone. This is a duplicate of one prepared by the Government at great expense, and it gives a better idea of the engineering difficulties of this remarkable work than could be shown in any other way.

In the Chamber, too, you will see a large globe of the world. Now, draw a line from Panama to points in the Orient, say Yokohama. You will perhaps be surprised, those of you who have not investigated, to see that this line falls but a few miles outside of San Francisco. It practically puts San Francisco as a way station between the principal ports of the Orient and the Panama Canal.

Interest of the Government.

But irrespective of its effect on our community, the completion of the canal gives a motive for a celebration such as few cities have ever had. It will call for the support of the United States Government, for do not forget that the Panama Canal is the Government's "pigeon," and it necessarily must stand back of any community that is celebrating the completion of the work.

It will challenge the attention of the nations in the Orient, in Central and South America and the trading nations of Europe having relations with the Orient, as it will so vitally affect them all. I cannot imagine any exposition that could be more potential in enlisting the sympathy and support of practically all the nations of the world. So, even assuming there is no other advantage to us, we would have that enormous prestige of the advertising, without which modern business seems unable to accomplish much.

If we advertise our individual business, why should we not advertise the municipality which is collectively the business of us all?

Support the Plan.

At an early date you will undoubtedly get notice of some definite action on the part of the civic organizations in connection with this work. When you get such word, respond; and if a meeting is called, be in evidence and show by your presence your interest in the work. It is work of this kind on which we can all meet on a common basis that makes for better understanding and better results without reference to politics or factions.

We are all here to stay, not necessarily because we have to, but because we want to, and each man should and must do his part for the common cause.

Give Them the Chance.

I have surely assumed the preacher's license in departing from the text, but, returning to it and in conclusion, it can be fairly said that we know, without offensive self-consciousness but rather as the beautiful woman realizing her charms without affectation, that our Eastern brethren, and many of the European people as well, should and do admire our men and our women, our energy and resources, our success and our climate; and many a one secretly or openly cherishes a wish that sooner or later he may have an opportunity of casting his lot in the land of plenty, the one spot on the earth's surface seemingly most favored by Providence and Nature—the Golden State of California and its great metropolis, the City of San Francisco. As Fred Emerson Brooks says:

"Who can catalogue the wonders?

Who can say what there is not

In this land of milk and honey

Nature's only polyglot?

Stranger, mention something lacking,

Here among the things that be,

And we'll take you out to view it,

In this garden by the sea.

Is there any kind of climate,

Any scene for painter's eye,

The Almighty hath not crowded

'Neath our California sky?

Is there any fruit or flower,

Any gem or jewel old,

Any wonder of creation

That this garden does not hold?"

MAYOR-ELECT McCARTHY PROCLAIMS HIS POLICY

Declares He Will Administer His Office for No Faction but for the Good of the Whole City.

Worthy Toastmaster, Members of the Merchants' Association and Friends: I thank you very much for this reception. And in the words of the last speaker, who was so honest as to tell me he did not vote for me, let me say to you all that it does not make a particle of difference whether you voted for me or not—I am with you just the same.

A Unity of Interest.

Looking into the countenances of many of you this evening serves to recall to my mind days in the early nineties, when this organization was being developed by those who promoted it and battled hard for it; that there are many of you who have never fought for it as hard as the present speaker.

I recall many instances when I talked with the merchants of this city and advised them to join the Merchants' Association.

I believed then and I do now that every merchant doing business within the boundary lines of this great city of ours has as good a right to be and should be a member of this association, as firmly as I believe that every man working at my craft should be a member of his union.

This association is by no means a stranger to me, nor is the public a stranger to the confidence reposed in its membership by me.

Association as Umpire.

In 1901, when this city was confronted with one of the greatest, one of the most far-reaching industrial wars San Francisco has ever had, the present speaker, in response to a question put to him by the president of the Builders' Association, placed in the hands of the Merchants' Association the entire controversy for settlement, come or go what might from that association. That shows beyond a question of a doubt the confidence my associates and myself had then, have now and will always have in the Merchants' Association of San Francisco.

That brings me to the toast to which I am going to respond, "What Does the Incoming Administration Hope to Do for San Francisco?" It is true, as your worthy toastmaster has said, and aptly so, it is easy, quite easy, to say what we hope to do; it is rather difficult to say while looking into the countenances of your fellow citizens by the thousands—because that is possibly close to the number here this evening—what you are going to do for a city like San Francisco.

To Bring the People Together.

The incoming administration hopes, first, to bring the people of San Francisco together so that we may work for San Francisco. In unity there is strength, and we of San Francisco know what it is to lack unity.

The incoming administration hopes to and will proceed immediately to rehabilitate the departments of our city government, so that they will not be scattered all over the city, in what may be considered as solid a temporary building as can be constructed until we erect a City Hall for San Francisco befitting our station and our people.

The incoming administration in dealing with sewers, streets, parks and boulevards, will deal with them in a manner calculated to bring to San Francisco, through an energetic and economical administration of the affairs of our city, those improvements in a better form than are to be found in any city within the confines of these United States. And in doing so we want the support and co-operation of every loyal citizen who loves San Francisco, because of what San Francisco means to us and to the world generally.

A Business Administration.

The incoming administration will deal with the affairs of this city from the standpoint of a square deal to all and will give an administration of the affairs of this government that will be a business administration along legitimate, liberal lines.

The incoming administration has no enemies to punish, and no friends to reward save and except the people of San Francisco as a whole. It will not be a class administration. The speaker will not be Mayor for the Merchants' Association solely and alone; neither will he be Mayor for the Building Trades Council solely and alone. He will be Mayor for the Merchants' Association, for

the Building Trades Council, for the Labor Council, for the Chamber of Commerce, for the Board of Trade, for every other institution within the confines of our city, for the benefit of all of its people and for no particular class.

Industrial Peace.

Labor and capital have gone along for years wrapped up in peace and harmony here more than in any other city in the United States when we take into consideration the great business centers of our country. And the present speaker hopes—and, speaking from the standpoint of his own official position in that organization, knows—that it will continue to go on free from industrial war or strife, and he asks your co-operation in order that it may be doubly assured.

The governor spoke of \$9,000,000 and dealt with it in a manner so clear that no one within sound of his voice could mistake the sincerity of the man and the honesty of purpose of those words that dropped from his lips. And we have to deal with millions far beyond nine. Let us deal with them in a manner calculated to bring to San Francisco and its people value received for the money paid out. Let us deal with them honestly.

A Duty to the City.

Let us see to it that those improvements, to be

HARTLAND LAW PAYS HIS TRIBUTE TO SAN FRANCISCO

Points Out Needs Her Citizens Must Supply to the City Loved Around the World.

There are two words which I know you all love more perhaps than any other two civic words. One is California, that name that is so alluring, that name that has drawn people from every portion of the globe; and the other word is San Francisco.

There is no city on God's green earth that has a name so sweet and so dear, at least to every man who sits at this table to-night, and thousands of others who would like to be here. I could say much of the physical city, that is, the bay and the hills and the valleys, and the material advantages of our city. But the real thing in this city is the spirit that goes with it.

They are inseparable; it cannot be otherwise. As long as the wind blows from the greatest sea over our city, carrying so much oxygen in it, there must always be a spirit here that cannot be found elsewhere because there is no city situated just as ours is. And with this city must go the spirit.

A Man in the Right Place.

We have been given much and much is expected of us. The governor has spoken of the \$9,000,000 of bonds to be voted on; he has spoken of our wharves that are being built and that are to be built. I know that you will agree with me when I say God grant that this man Stafford shall be spared years with us and may he be kept in the position until he no longer can work!

There are other things, however, that we need in the city. And I want to call your attention to a few of them briefly and quickly, because I know that you want to go, and I know that it is one of the most difficult tasks of the evening to be speaking to you right now.

Transbay Development.

One is transportation. Only last week \$3,500,000 were placed by a railroad company to be spent over in Berkeley in putting electric lines over there that are second to none. Do you know of any \$3,500,000 that is being spent on this side of the bay to carry our people down the peninsula? Do you know that if we are to have a city we have got to have better transportation? And that if we don't get that transportation the city will move across the bay?

Do you realize that we are not assisting, not working for it?

Do you realize that we are not doing what we should to get our railroad companies and our street-car companies to get their lines down the

made through the expenditure of such vast sums of money be made in the same manner and with the same degree of dispatch that they would be if owned, operated and controlled by the private employer; then we will be doing our duty by San Francisco and its people beyond the peradventure of a doubt.

Let me say to you, my friends, that the incoming administration has been charged with many things, but those days are past and gone; and if it were not that my opponents in those days might feel somewhat disappointed, I would express regret that all of the merchants of San Francisco could not find their way clear to have voted for me. And I was somewhat surprised at my friend Moore, for whom I battled so hard that he might keep one of those large contracts in San Francisco only a few years ago, that he could not find it possible, way down in the innermost recesses of his heart, to cast a vote for the man who fought so hard for home industry.

Laudable Ambitions.

Let me say to you, my friends, in conclusion, that it is the ambition of the incoming administration to give to San Francisco an administration better, cleaner and more decent than any San Francisco has ever had. Let me say to you that the incoming administration courts co-operation with all the improvement clubs and civic leagues of our city, and we ask them to co-operate with us to the end that San Francisco, kissed by the waters of the Pacific, may be made in the near future one of the best cities to live in and one of the most prosperous business communities in the world. I thank you.

A City Water Supply.

The next is the question of water. It is but a few years since, in the old Palace Hotel, I spoke on the question of the fire system, at which time it was in the future. Standing in my office the other day, I saw a fire-boat out in the bay throwing water in all directions, making its trial. A part of the fire system is accomplished, and the balance of it is going on to perfection. What we have done for the fire system let us do for our drinking system. Hetch-Hetchy water and the Spring Valley distributing plant together is what we want.

Time Is Ripe for Union.

"There is a time in the affairs of men which, taken at its flood, leads on to fortune." There is a time in this city, and it is now, that we are coming together. Every speaker of the evening has voiced that sentiment, and you will find that all over the city there is a desire to come together, to get together, to be one.

It has been suggested, for instance, that the commercial bodies amalgamate in such a way that they shall keep their respective distinctions, but above the commercial civic bodies there shall be a governing board that shall apportion the work to be done (just as the civic body has turned over the examination of public work to the Merchants' Association), and two people will not be doing the same thing; so it can go on further, and we can get together in that way.

It is a strange sight to see a man belonging to three organizations and each organization voting a different way on the same proposition.

Something must be done. The thought of getting together is in the air. Now, let us get our commercial civic bodies and our improvement clubs and form them into sections of one large organization, with a governing body at the head of them. Then we shall be doing better work,

and more concentrated energy will be put on the work that is to be done.

Opportunity Is Here.

It is up to us, men. There is nobody else for it. We are here. It makes no difference how we got here or what brought us; we are here now, and this work is to be done. Let us plan wisely and plan well. I have said that much has been given to us and much is expected of us. We have done much, but there is yet more to do, and we are able to do it.

And in closing let me repeat the words of the poet—about:

"Arisen, arisen, triumphant o'er fate,
In glory resplendent at the sea's golden gate;
Hail San Francisco, thou victorious and blest,
March on to thy glory, lead all the rest.
And loving, we pledge thee united to be,
To keep thee the queen of the earth's greatest
sea.
We wept at thy sorrow, but ever we pray
God guide thee to-morrow; God bless thee
to-day."

WANTS BETTER WELCOME FOR INCOMING VISITORS

The transfer of baggage at the ferry depot, without an expensive express charge for moving it from one to another part of the same building, is occupying the attention of the Association's Committee on Transportation, of which M. H. Robbins, Jr., is chairman. The committee hopes to find some way by which this inhospitable treatment of travelers may be made less obnoxious, if not abolished altogether.

The Merchants' Association has called the attention of General Manager Charles N. Black of the United Railroads to the fact that the car tracks on Bush Street between Sansome and Battery have not been used for a long time, and should either be used or taken up.

PREPARING FORMS FOR STREET OPENING PERMITS

Would Fix Responsibility for Poor Work in Filling Trenches.

With the City Engineer and the Board of Works, the Merchants' Association has under consideration the preparing of a uniform card, on which is to be made the application of every corporation desiring to open a public street for the purpose of laying a pipe or conduit. If the Board of Works will issue an order requiring the use of such a form, so that the inspector could note on it when the work was begun and when completed, the Association has offered to print a number of them so that all the companies concerned can begin to use them on the same date. The idea is to have a diagram on the back of the form so that the Bureau of Streets will have information as to the location of the work, and if a trench gives way at any time in the future the Bureau will be able to tell by consulting its files just which company was responsible.

TO REVIEW IN ADVANCE CHANGES IN FREIGHTS

On recommendation of its Committee on Transportation, M. H. Robbins, Jr., Chairman, the Board of Directors of the Merchants' Association has decided to petition Congress to give the Interstate Commerce Commission the right of review of proposed changes in freights.

If you are a member of the Merchants' Association you are entitled to receive the "Review" every month. If you do not, let us know.

EXTENDS BEST WISHES TO RUFUS P. JENNINGS

Directors of the Association Appreciate His Work.

Mr. Rufus P. Jennings having resigned from the service of the California Promotion Committee, the Directors of the Merchants' Association have adopted the following resolution:

Whereas, Mr. Rufus P. Jennings, after many years' service as executive officer and subsequently chairman of the California Promotion Committee, has tendered his resignation to that organization, to take effect January 1, 1910; and

Whereas, we feel that the California Promotion Committee has done valuable work, under the direction of Mr. Jennings, in directing the attention of the world to the advantages of the State of California; therefore be it

Resolved, that the board of directors of the Merchants' Association of San Francisco hereby tenders to Mr. Jennings, in acknowledgement of his efficient work, its sincere appreciation and its best wishes for his future, in whatever undertaking he may direct his energies.

The Board of Directors of the Merchants' Association of San Francisco.

L. M. King, Secretary.

Andrew M. Davis, President.

LOWERING BEALE STREET ADVANCES ANOTHER STEP

In furtherance of its efforts to have the grade of Beale Street lowered, the Merchants' Association has asked the Board of Works to recommend that the sewer in the street be reconstructed to conform to the new grade at the expense of the city and county and that the costs be paid out of the Sewer Bond Issue Fund. The assent of the Board of Works advances the project another step toward an early completion.

MERCHANTS' ASSOCIATION

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Reliable Business Guide to San Francisco

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Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

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ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenhood & Jansen.....Monadnock Bldg.
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Barrow, Wade, Guthrie & Co.....310 Sansome
Herrick, Lester & Herrick.....Merchants Exchange Bldg.
Lomax, W. B.Chronicle Bldg.
McLaren, Goode & Co.....Thos. Clunie Bldg.

ACCOUNTANTS AND AUDITORS.

Heitz, Louis.....149 California

ACETYLENE GAS GENERATORS.

E. D. Bullard.....Rooms 221-223, 268 Mkt.

ADVERTISING.

Cooper, F. J.18 Montgomery
Green, J. Chas., Co.Stevenson and Clinton Park

Johnston-Dienstag-Ayers....130 Kearny

ADVERTISING NOVELTIES.

Knapp, Wm., & Co.747 Sansome

AMMUNITION.

The Peters Cartridge Co....608 Howard

ARCHITECTS.

Barth, Hermann.....12 Geary

Burnham, D. H., & Co....Merchants Ex.

Colley, C. J.Pacific Bldg.

Curlett, William.....Phelan Bldg.

Dutton, L. B.Chronicle Bldg.

Holmes, Edward L.338 Pine

Leonard, Jos. A.903 Phelan Bldg.

Maggs, Herbert B.233 Sansome

McDougall Bros.353 Russ Bldg.

Meussdorffer, C. A.Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt Bldg.
Meyers & Ward.....1201 Kold Bldg.
Mooser, Wm.....Union Trust Bldg.
Reid Bros.....Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co.....
.....311 Crocker Bldg.

ART GLASS.
California Art Glass B. & C. Works..
.....768 Mission

ART GOODS.
Gump, S. & G., Co.....246 Post
Sanborn, Vail & Co.....847 Mission
Schussler Bros.....1218 Sutter
Vickery, Atkins & Torrey.....550 Sutter

ARTESIAN WELLS.
Lowe, J. W.....7 Spear

ARTESIAN WELL TOOLS.
American Tool Works.....109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Manville Co.....
.....127 New Montgomery

ATTORNEYS-AT-LAW.

Bancroft, Philip.....Monadnock Bldg.
Blakeman, T. Z.....623 Sansome
Chamberlain, J. P.....378 Russ Bldg.
Feigenbaum, Sanford.....Merch. Ex. Bldg.
Frank, Nathan H.....Mer. Ex. Building
Heller, E. S.....Union Trust Bldg.
Houghton & Houghton.....Merchants Ex.
Hutchinson & Hutchinson.....Call Bldg.
Kellogg, Sheldon G.....Crocker Bldg.
Keyes, A. D.....Humboldt Bank Bldg.
Kierulff, T. C.....Foxcroft Bldg.
Lake, Frederick B.....2008 Lyon
McNab, Gavin.....
.....1208 Metropolis Bank Bldg.
McCutcheon, Edw. J.....Merchants Ex.
Montague, H. B.....250 Montgomery
Morrison, Cope & Brobeck.....
.....Crocker Bldg.
Naylor & Riggins.....427 Sheldon Bldg.
Page, Chas.....2518 Pacific Ave.
Peixotto, Edgar D.....Russ Bldg.
Putnam, Osgood.....519 California
Scheeline, S. C.....417 Montgomery
Son, Chas. A.....837 Mission
Smith, Sidney V.....Merchants Exchange
Thomas, Gerstle, Frick & Beedy.....
.....310 Sansome
Wilson, Mountford S. Union Trust Bldg.
Wise, Otto Irving.....Humboldt Bk. Bldg.
Wolf, E. Myron.....Crocker Bldg.
Wright, Allen G.....1018 Mills Bldg.
Wright, Geo. T.....1018 Mills Bldg.

AUCTIONEERS.
Chase, Fred H. & Co.....478 Valencia

AUTOMOBILES.
Leavitt, J. W., Co.....300 Golden Gate
Pioneer Automobile Co.....901 Golden Gate

AUTOMOBILE SUPPLIES.
Chanslor & Lyon Motor Supply Co.....
.....501 Golden Gate

BAGS, BALE ROPE & BURLAP.
Bemis Bros. Bag Co., Sansome & Vallejo
Schmidt, Johann.....119 Drumm

BAKERIES.
California Baking Co., Eddy & Fillmore
Young & Swain Baking Co.....1433 Devisa.

BANKS & BANKERS.
American National Bank.....
.....Merchants' Exchange Bldg.
Anglo and London-Paris National
Bank.....Pine and Sansome
Anglo-California Trust Co.....
.....16th & Mission
Bank of California.....422 California
Bank of Italy.....552 Montgomery
Batchelder, Geo. A.....
.....First Natl. Bank Bldg.
Canadian Bk. of Commerce, Cal & S'some
Central Trust Co.....Sansome & Market
Citizens' State Bk. 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co.....100 Mtgy
French Savings Bank.....108 Sutter
German S. & L. Society.....526 California
Hibernia S. & L. Soc., McAllister & Jones
Humboldt Savings Bank.....785 Market
International Bank'g Co.....Mills Bldg.
Italian-American Bk., Montg. & Sacto.
Marine Trust and Savings Bank.....
.....100 Market
Mechanics Savings Bank.....
.....Mason and Market
Mercantile Trust Co. of S. F.....464 Cal.
Meyer, Daniel.....Pine & Sansome
Mission Bank, The.....16th & Julian Ave.
Mission Savings Bank.....2631 Mission
Mutual Savings Bk. of S. F.....708 Mkt.
Russo-Chinese Bank.....417 Montgomery
Rollins, E. H. & Son.....
.....First Natl. Bank Bldg.
Savings and Loan Society.....101 Montg.
San Francisco National Bank.....
.....450 California
S. F. Savings Union.....Montgomery & Cal.
Seaboard National Bank.....101 Market
Security Savings Bank.....316 Montgomery
Swiss-American Bank.....1122 Fillmore
Wells-Fargo-Nevada National Bank
of San Francisco.....Union Trust Bldg.
Western National Bank of San Fran-
ciscoPowell & Market
Yokohama Specie Bank.....415 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros.....162 Turk

BEER BOTTLED.

Blue and Gold Bottling Co.....2745 16th
Fredericksburg Bot. Co.....18th & Ala.
Rapp, John & Son.....Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co.....317 Howard
Heins, Alex., Belting Co.....2413 Harrison

BOILER WORKS.

Eureka Boiler Works.....57-59 Mission
Keystone Boiler Wks.....Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....133 Howard

BOOK BINDERS.

Hicks-Judd Co., The.....270 Valencia
Malloye, F. Co.....251 Bush
Phillips, Wm. R., Co.....714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch.....565 Mkt.
Elder, Paul.....239 Grant Ave.
Robertson, A. M.....222 Stockton
San Francisco News Co.....747 Howard
Whitaker & Ray Co.....770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co.....557 Mission
Heim, F. L.....156 Powell
Koenig Shoe Co., The.....Kearny & Post
Mauzy & Reid Shoe Co.....587 Mission
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co.....825 Market
Rosenbaum Bros.....343 Kearny
Rosenthal's, Inc.....151 Post
Royal Shoe Co.....738 Market
Sommer & Kaufman.....836 Market
United Workingmen's Boot & Shoe
Co.....156 Second
Williams-Marvin Co.....660-664 Howard
Wolf, H., & Bro.....1609 Fillmore
Young, Geo. H., Inc.....207 Second

BOX FACTORIES.

California Pine Box and Lumber Co.
.....1244 Flood Bldg.
Korbel Box Factory.....2014 Bryant
Pacific Box Factory.....Clay & Front

BREWRIES.

Burnell & Co.....Jones & O'Farrell
Hibernia Brewery.....1241 Howard
Lochbaum & Co., A. H.....125 King
Union Brewing & Malting Co.....
.....Eighteenth & Florida
Wunder Brewing Co.....
.....Scott & Greenwich

BREWERS' AGENTS.

Olympia Beer Co.....1423 Sansome

BREWERS' AND BOTTLED'S SUPPLIES.

Bauer Schweitzer Co.....660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co.....Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D., & Co.....544 Sansome
Hohlwein, C., & Co.....511 Wash.
Mayhew, F. E., & Co.....Battery & Wash.
Mattoon & Co.....516 Battery
Swayne, Hoyt & Co.....412 Battery

BROKERS—DRUG.

Serwe & Prier Co., Freemont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.....91 Drumm
DuVal, W. M., & Co.....112 Market
Maillard & Schmeidell.....Sac. & Front
Page Bros.....414 Montgomery
Tozer, R. M.....868 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J., & Co.....480 California
Doubleday, D. E.....307 Chronicle Bldg.
Girvin & Eyre.....Merchants Ex. Bldg.
Irvine, James.....Crocker Bldg.
Politzer, Alex.....1810 Fillmore
Pollitz, Edw., & Co.....419 California
Toplitz, Jos. B.....339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association.....
.....Market, Golden Gate & Taylor
Pacific States Savings & Loan Com-
pany.....569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co., Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Holden-Deuprey Co.....126 W. Mission
Levy, Oscar S.....15 Second
Lilley & Thurston Co., The.....82 Second
Waterhouse & Price.....59 Third

BUTCHERS.

Baccus, R. T.....Haight & Shrader
Bayle-Lacoste & Co., California Market
Clayburgh & George.....333 Kearny

Decourteaux, A.....California Market

Finke, Fred H.....10 East
Herman, Benj., & Son, Bush & Franklin
Meyers, J., & Co.....California Market
Miller & Lux.....Merchants Exchange Bldg.

.....Merchants Exchange Bldg.
Patek, F., & Co.....916 Larkin
Roberts, W. F.....2849 California
Schweitzer, J., & Co.....1412 Bush
Taaffe, Wm., & Co.....Monadnock Bldg.

BUTCHERS' SUPPLIES.
Pae, Butchers' Sup. Co.....211, 215 Fourth

CAN MANUFACTURERS.
American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.
Cal. Canneries Co.....18th & Minnesota
Cal. Fruit Canners' Ass'n.....120 Market
Golden State Asparagus Co.....16 Calif.
Hunt Bros., Co.....112 Market
Spanish-American Food Co.....180 Erie

CAPITALISTS.
Bishop, Chas. R.....Berkeley
Borel, Ant., & Co.....Montgomery Sac'to
Brittan, N. J.....San Carlos
Dean, W. E.....318 Kohl Bldg.
Delger, Edward F.....
.....Delger Bldg., 6th and Market
Fontana, Mark J.....120 Market
Hopkins, E. W.....354 Pine
Mackay, Clarence H.....New York City
Martin, Walter S.....702 Call Bldg.
Moore, A. A., Jr.....15 Second
Payot, Henry.....918 Ellis
Phelan, James D.....Phelan Bldg.
Pope, Geo. A.....1014 Kohl Bldg.
Smith, F. M.....Albany Block, Oakland
Spring Valley Water Co.....375 Sutter
Thomas, H. W.....268 Market
R. R. Thompson Estate Co.....
.....Merchants Exchange Bldg.
Whitney Estate Co.....117 Kearny

CARBORUNDUM AND GRINDING MACHINERY.
Ward, Fred, & Son.....First & Howard

CARPENTERS AND BUILDERS.
Healey & Gillespie.....714 Market
Miller, Geo. E.....710 Montgomery
Murray, S. C.....1225 Fell

CARPETS.
Hulse-Bradford Co.....986 Mission
Walcom, Geo., Co.....1131 Sutter
Walter, D. N. & E., Co.....
.....Stockton and O'Farrell

CARPET CLEANING WORKS.
Spaulding, J., & Co.....989 Golden Gate

CARRIAGE COMPANIES.
St. Francis Carriage Co., B'way & Polk
United Carriage Co.....314 Natoma

CARRIAGE AND BUGGY MANUFACTURERS.
Grave, B., & Co.....732 Brannan
Larkins & Co.....276 Guerrero
Schindler, H. B., & Co.....172 Spear
Studebaker Bros., Mfg. Co.....
.....Mission & Beale
Wm. Wertsch Co.....24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T.....
.....1003 Claus Spreckels Bldg.
Lamson Consolidated Store Service Co.
.....1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F....
.....38 Clementina
National Cash Register Co., 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con....
.....Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
CemeteryGrant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co....
.....725 Howard

CHAMPAGNE.

Greenway, E. M.....Kohl Bldg.

Kessler, G. A., & Co.....1009 Phelan Bldg.

CHARCOAL.

Pacific Guano & Fertilizer Co., The..

.....268 Market

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Heiman Co.....576 Mission

CHEMISTS.

Curtis, J. M., & Son.....108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co.....910 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E.....356 California

Weule, Louis, Co.....6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E., Inc.....
.....Golden Gate Ave. & Leavenworth

CIGAR AND TOBACCO DEALERS.

Blaskower, M., & Co.....201 Montgomery
Bouquet-Cohn Cigar Co.....30 Front
Ehrman Bros., Co.....134 Front
Gunst, M. A., & Co.....California & Front
Heyneman, Herman, & Son, Inc.....

Judell, H. L., & Co.....325 Davis

Lane & Connelly.....20 Front

Ordenstein, Max.....2131 Devisadero

Pollak, Arnold.....309 Merchants Ex. Bldg.

Willard Bros.....316 Battery

Wolf, Edward, Co.....161 California

C

Seatenal, L. & Co. 101 Washington
Schultz-Hansen Co. 330 Drumm
Schwartz Bros. 701 Union Trust Bldg.
Sloss, Louis, & Co. 310 Sansome
Southern Pac. Mill Co., Royal Ins. Bldg.
Von Husen & Co. 400 Davis
Vanvalves, M. D. 117 Washington
Welbanks & Co. 224 Drumm
Welch & Co. 211 California
Western Creameries Co. Cal. & Davis
Wetmore Bros. 450 Front
Whitney, C. E., & Co. Third and Mission
Wolff, Wm., & Co. 52 Beale
Wolf & Sons. 245 Drumm
Wolfen, Max & Co. 421 Front

CONFECTIERS.

Blum, S. California & Devisadero
Demartini, L. Supply Co. Front & Pine
Gruenhagen Bros. 1610 Van Ness Ave.
Haas, Geo., & Son. 770 Market
Lichten Bros. 1242 Devisadero
Maskay, Frank. Kearny, near Market
Rhine, Henry, & Co. 19th & Bryant
Townsend, W. S. 755 Market

CONTRACTORS.

Chadwick & Sykes. 418 Crocker Bldg.
City Street Improvement Co.
Merchants Exchange Bldg.
Clinton Fireproofing Co.
..... 841 Monadnock Bldg.
Hausen, F. L. 127 Montgomery
Penny, Isaac. Hotel St. Francis
Ransom Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard. 518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons. 779 Market
Masow & Morrison. 518 Monadnock Bldg.

COOPERS.

California Barrel Co. 22nd & Illinois
Carl Cooperage Co. 54 Boardman
Woerner, David, (Est. of). 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W. 1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co. 728 Mission

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co. 46 Beale
Cowen-Heineberg Co. 365 Market
Nathan-Dohrmann Co. Stock'n & Geary
Schloss Crockery Co. 17-19 Beale

CRUSHED ROCK.

Gray Bros. 2nd & Mission

CURIOS DEALERS.

Hettrich, A. L., Co. 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Platt, Frank L. D. D. S. Geary & Powell

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th
Prager's. Market & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 46 Sutter

Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co. 134 Sansome

DOORS AND WINDOWS.

California Door Co. 43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co. 97 Sacramento

Cartwright Draying Co. Main and Mission

Dore & Co. 140 Bush

Emmons, G. W. 438 Market

Farnsworth & Ruggles. 109 Davis

McNab & Smith. 38 Davis

Overland Freight & Trans. Co. 35 2nd

Pierce-Rudolph Storage Co. 1450 Eddy

Rode, C. B., & Co. 102 Pine

Strauss, K. 130 Pine

Teele & Co. 764 Clay

Western Trans. & Storage Co. 223 Front

Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co. 255 California

Griffin & Skelley Co. 16 California

Guggenheim & Co. Sac'to & Davis

Otzen Packing Co. 423 Drumm

Phoenix Packing Co. 16 California

Rosenberg Bros. Co. 153 California

DRUGGISTS.

Ayers, Edw. N. Van Ness & Geary

Baer Drug Co. 722 Market

Boericke & Runyon. 140 Powell

Broemmel, J. G. B. 2501 California

FORWARDING AGENTS.

Earl, D. W., & Co. 307 Crocker Bldg.

FOUNDRIES.

Enterprise Foundry Co. 2902 19th St.

FRUITS AND VEGETABLES.

Oiney & Goetting. California Market

FURNITURE.

Bateman, Wm. 1913 Bryant

Breuner, John, Co. 1451 Van Ness

Cordes Furniture Co. 1237 Van Ness

Eastern Outfitting Co. 1017 Market

Fredericks, J., Co. 815 Ellis

Friedman, M., & Co. O'Farrell & Polk

Gullixson Bros. 2086 Market

Indianapolis Furniture Co. 833 Mission

Kreiss, L., & Sons. Van Ness & Sutter

Lachman Bros. 2010 Mission

Lavenson-Schlüter Co. 227 Post

Moore, Harry J., Furn. Co. 40 O'Farrel

Plum, Chas. M., & Co. 314 Sutter

Tedlick-Newman Co. 2200 Mission

Sloane, W. & J., Co. 216 Sutter

Sterling Furniture Co. 1051 Market

FURNITURE MANUFACTURERS.

Johnson, Harry Co. Phelan Bldg.

Wisconsin Furniture Co. 746 Phelan Bldg.

FURS.

Gassner, Louis. 112 Geary

Liebes, H., & Co. 167 Post

Wallace, Robert. 126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co. 515 Market

Metropolitan Match Co. 42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter. 745 Mission

California Gas Fixture Co. 357 Ellis

Day, Thomas, Co. 725 Mission

Ickelheimer Bros. Co. 441 Sutter

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son. 211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co. 158 First

GAS GENERATORS.

Reichert, Theo. 1783 Fillmore

GAS METERS AND STOVES.

Pacific Meter Co. 919 Monadnock Bldg.

GAS REGULATORS.

Gas Consumers' Assn. 467 O'Farrell

GAS WATER HEATERS AND ELECTRIC LAMPS.

Thieben, Jos., & Co. 667 Mission

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co. 15th & Folsom

Pacific Coast Glass Wks. 7th & Irwin

GLOVES.

Moss, Geo. A. 752 Market

GLUE MANUFACTURERS.

Burd, Wm., & Son.

.... 308 Postal Telegraph Bldg.

California Glue Works. Merch. Ex.

GRAIN AND BEANS.

Barnard & Bunker. 149 California

F. L. Hansen. 127 Montgomery St.

GRAVEL.

Bay Development Co. 153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.

.... O'Farrell & Van Ness

GROCERS.

City of Hamburg Co., Inc. 118 Oregon

Cluff, Wm. Co. Spear & Mission

Dannemark Bros. Haight & Scott

De Bernardi, D., & Co. 707 Battery

Getz, M., & Co. 135-141 Main

Goldberg, Bowen & Co. 242 Sutter

Levaggi, Granucci & Co., Inc. 412 Front

Haas Bros. Sacramento & Davis

Hooper & Jennings. 462 Bryant

Johnson Bros. Fillmore & Sacramento

Lennon, John A. 918 Eddy

McCullough Co., M. A. 154-156 Sixth

Meyer, A., & Co. 136 Steuart

Newbauer, J. H., & Co. Davis & Pacific

Peters Bros. 901 Cole

Rathjen Bros. 272 O'Farrell

Rochdale Wholesale Co. 228 Commercial

Rothschild, John, & Co. 105 Market

Snook, James A., & Co. 247 Davis

Stulz, Jos. A., Co. 1931 Fillmore

Sussman, Wormser & Co. 140 Spear

Tillmann & Bendel. Pine & Davis

West, Elliott & Gordon. 500-504 Hayes

Wellman, Peck & Co. 311-337 East

GUNS AND AMMUNITION

Christensen & Goodwin...241 Sansome
Commercial Union Assurance Co., Ltd.
..... Sansome & Halleck
Connor, John430 California
Davis, J. B. F., & Son.Mont. & Sac'to
Dornin, John C.Kohl Bldg.
Wm. A. Drennan...694 Merchants Ex.
Duncan & Rehisch.Sansome & Sac'to
Fireman's Fund Ins. Co., Cal. & Sansome
L. Gutt.306 California
Herold, Rudolph, Jr.114 Russ Arcade
Hilman, John R., & Son.114 Russ Arcade
Insurance Co. of N. A.343 Sansome
Kilgarif & Beaver.Post & Grant Ave.
Liverpool & London & Globe Ins. Co.444 California
London & Lancashire Fire Insurance
Co.571 Sacramento
London Assurance Corporation.
..... Sansome & Pine
Macdonald & Miles.Russ Bldg.
Manheim, Dibbern & Co.453-455 Mtgy.
McNear & Wayman.Sansome & Sac'to
New Zealand Insurance Co.
..... 343 Sansome
Pacific Mutual Life Insurance Co., The
Post & Grant Ave.
Pacific Surety Co.401 Sansome
Palache & Hewitt.430 California
Potter, Edw. E.578 Sacramento
Preferred Accident Ins. Co.704 Market
Queen Insurance Co.Pine & Sansome
Royal Insurance Co.Pine & Sansome
Rosenthal, Louis.315 California
Sperling, Frank.Claus Spreckels Bldg.
Stovel, C. J.136 Leidesdorff
Travelers' Ins. Co.Monadnock Bldg.
Waniorek, M.201 Sansome
Ward, C. H.211 Sansome
West Coast Life Ins. Co.348 Pine
Whately, Henry M.307 Merchants Ex.
Wilson, Horace.407 Montgomery

INVESTMENTS.

Jennings, Rufus P.Merchants Ex.
INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.
..... Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co.Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works.
Main & Howard
Morton & Hedley.215 Harrison
Risdon Iron Works.298 Steuart
Vulcan Iron Works.604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co.17th & Mississippi
Tayler & Spottsworth Co.
..... 343 Monadnock Bldg.
Woods & Huddart.356 Market

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T., & Co.Powell and Post
Solomon, C., Jr.314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros.114 Sansome

JEWELERS.

Abrams, Henry M., Co.717 Market
Andrews, A.50 Kearny
Baldwin Jewelry Co.1261 Van Ness Av.
California Jewelry Co.704 Market
Carrau & Green.214 Kearny
Dinkelspiel, J. S.150 Post
Dorrance-Battin Co.Chronicle Bldg.
Eisenberg, A., & Co.Post & Kearny
Glindemann, W.818 Market
Greenzweig, Geo., & Co.150 Post
Hall, A. I., & Son.150 Post
Hammersmith & Co., Sutter & Grant Av.
Hering, Leo.898 Steiner
Isaacs, Abe.756 Market
Judis, Alphonse, Co.704 Market
Lehrberger, J. S., & Co.704 Market
Mayer & Weinschenk.717 Market
Nordman Bros.150 Post
Radke & Co.218 Post
Schussler, M., & Co.704 Market
Shreve & Co.Grant Ave. & Post
Sorensen, James A., & Co.715 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co.1506 Sacramento
KNITTED GOODS.

Pfister, J. J., Knitting Co.739 Market
Gantner & Mattern Co., Post & Grant Av.

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.
..... Grant Ave. & Sutter
Marks Bros.Commercial Bldg.
Magnin, L., & Co.Grant Ave. & Geary
Newbauer Bros.37 Battery
Schwartz & Goodman.879 Market
Paragon, The.Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G.2202 California
LAMPS.
Boesch Lamp Co.1135 Mission
Bauer Lamp Reflector & Electric Sign
Co.528 Gough

LAUNDRIES.

La Grande Laundry Co.234 Twelfth
Metropolitan Laundry Co.
..... 1148 Harrison
National Laundry Co.3814 Eighteenth
San Francisco Laundry.1408 Turk
White Star Laundry.285 Eighth

LAUNDRY MACHINERY.

Western Laundry Machinery Co.
..... 58 Fremont
Troy Laundry Mach. Co.583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co.747 Sansome
Kohlberg & Co.526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co.431 Battery
Burpham & Jansen.524 Washington

Kauffman, Davidson & Semmel.137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co.95 Market
Holmes Lime Co.704 Market

LITHOGRAPHERS.

Britton & Rey.215 Bay
California Lithographing Co.
..... Niantic Bldg.
Galloway Lithograph Co.513 Howard
Olsen, O. E., Lithograph Co.330 Jackson
Schmidt Lithograph Co.2nd & Bryant
Union Lithograph Co.741 Harrison

LIVERY STABLES.

Christensen, E. C., & Son.1210 Valencia
Clemens, C. J.316 Fulton
Kelly, Thomas, & Sons.Pine & Franklin
Pease, E. R.1009 Valencia

LUMBER DEALERS.

Acme Lumber Co.1014 Crocker Bldg.
Casper Lumber Co.810 Kohl Bldg.
Collins, Geo. H.502 California
Dodge, E. J., & Co.16 California
Dolbeer & Carson Co.Merchants Ex.
Ford, Chas. D., Co.Merchants Ex.
Grays Harbor Commercial Co.
..... Foot of Third St.
Greenewald, Otto H.
..... 901 Alaska Commercial Bldg.
Hammond Lumber Co.Mehts Ex. Bldg.
Hiln, F. A., Co.Santa Cruz
Hobbs-Wall & Co.Fife Bldg.
Hooper, C. A., & Co.Balboa Bldg.
Hooper, F. P. & J. A.110 Market
Howard, E. A., & Co.20 Howard
Hume, G. W., Co.268 Market
Independent Lumber Co.
..... Mutual Savings Bank Bldg.
Kruse, J. S.Twenty-third & Shotwell
Meyer, Adolph.1510 Devisadero
Pacific Lumber Co.16 California
Pope & Talbot.Foot of Third St.
Schouten, J. W., & Co.738 Bryant
Seymour & Elliot.142 Townsend
Simpson Lumber Co.112 Market
Slade, S. E., Lumber Co.112 Market
Soule, John F.112 Market
Standish Hickey Lumber Co.
..... Crocker Bldg.
Tacoma Mill Co.310 Sansome
Templeman, Henry.42 Market
Truckee Lumber Co.
..... First National Bank Bldg.
Union Lumber Co.Crocker Bldg.
Van Arsdale-Harris Lumber Co.
..... Fifth & Brannan
Wendling, G. X.James Flood Bldg.
White, L. E., Co.Balboa Bldg.

MACARONI MANUFACTURERS.

Spilvalo, C. R., Co.956 Bryant
Podesta, L. R.512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co.
..... 523 Market
California Tool Works.181 Beale
Compressed Air Machinery Co.
..... Jessie & Eckert
Cyclops Iron Works.223 Main
Evans, C. H., & Co.183 Fremont
Garratt, W. T., Co.Fremont & Natoma
Henshaw-Bulkley Co.19 Fremont
Hewitt Machinery Co.59 Second
Marwedel, C. W.256 Ninth
Meese & Gottfried Co.55 Main
Moore, Chas. C., & Co.63 First
Pacific Tool & Supply Co.402 Mission
Pennington, G. W., & Sons.313 Folsom
Person, Roeding & Co.Monadnock B.
Union Iron Works.Potrero, S. F.
Western Tool & Supply Co.
..... 562 Howard
Young, A. L., Machinery Co.28 Fremont

MANIFOLDING BOOKS.

L. A. Johnston, Salesman Pacific
Manifolding Book Co.
..... 125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter.561 Mission

MANUFACTURERS' AGENTS.

Alden, S. F., & Co.2386 Green
Coates, A. H.576 Mission
Eberhard, Geo. F., Co.The.
..... 360-362 Fremont
Freer, Burr W.717 Market
French & Linforth.Wells Fargo Bldg.
Hughson & Merten.514 Van Ness
Lusecombe & Isaacs.32 Battery
McLeod Mercantile Co.143 Bush
Morgan & Allen Co.717 Market
Robinson Bros.Third & Mission
Salch, Geo. C., Co.743 Mission
Simonds, S. E., Co.114 Sansome
The Maydwell Co.268 Market
Western Importing Co.1934 Van Ness

MARBLE WORKS.

Musto, Jos., Sons-Keanan Co.
..... 535-565 North Point

MATTRESSES AND UPHOLSTERY.

Cleese, John P., Co.18th and York
Crescent Feather Co.19th & Harrison
Hoey, John.Rhode Island & Alameda

MEN'S FURNISHING GOODS.

Berger, Nat.1149 Fillmore
Berger, Sam.1149 Fillmore
Bullock & Jones.Post & Kearny
Clift, Peabody & Co.How'd & Hd. Ct.
Ellis, Milton & Co.7 Stockton
Dorey & Cunningham.65 Market
Greenbaum, Weil & Michaels.
..... Mission, bet. 3d & 4th
Hansen & Elrick.
..... Montgomery & California
Neustadter Bros.First & Mission
Toggerly, The.Montgomery & California

MERCHANT TAILORS.

Bernstein, Sam.180 Sutter
Growall, W. L., Co.704 Market
Jacobi, J. M., & Co.Sutter & Montg.
Lyons, Chas.739 Market
Martin Bros.Humboldt Bank Bldg.
Reid, J., & Son.833 Market
Steil, Henry, Co.642 Market
Valentine, R.189 O'Farrell

METAL WORKS.

Finn, John, Metal Works.334 Second
Pacific Metal Works.153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co.154 Sutter

MILK AND CREAM.

Columbia Dairy.231 Franklin
Jersey Farm Co.436 Eighth
Standard Milk Co.3201 Sixteenth

MILLINERY.

Butler-Schultz Co.731 Market
Hinz & Landt.883 Market
Holm & Nathan.86 Third
Muller & Raas Co.833 Market
Spencer & Mitau.930 Market
Wolf, J. W.23 Grant Ave.

MINERAL WATERS.

Eggers, Chas., & Co.118 Eureka
Shasta Water Co.6th & Brannan
Union Seltzer Water Co.385 Ninth
Witter Medical Springs Co., Room
411, Westbank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co., Mills Bldg.
Bourn, W. B.2550 Webster
Ralston, W. C.201 Sansome

MINING MACHINERY.

Woodbury, Geo. E.238 Townsend

NECKWEAR MANUFACTURERS.

Heineman, H. M.1649 Bush
Samter, L., & Sons.758 Mission

NECKWEAR—WHOLESALE.

California Neckwear Co.14 Sansome

NEWS DEALERS.

Foster & Orear.Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W.560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.837 Mission

NUT DEALERS.

Sunset Nut Shelling Co.427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.509 Market

Yawman & Erbe Mfg. Co.712 Mission

OILS.

Porter, W. S.2029 California

Standard Oil Co.461 Market

OPTICIANS.

Berteling Optical Co.186 Geary

California Optical Co.181 Post

Chinn-Beretta Optical Co.120 Geary

Hirsch & Kaiser.218 Post

Kahn, Geo. H.34 Kearny

Kahn, Henry, & Co.644 Market

OVERALLS.

Armer, A. M., & Co.760 Mission

OVSTER DEALERS.

Darbee & Immel.1886 Fillmore

Morgan Oyster Co., The.614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n.
..... Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson

Mitchell, Edw. H. 3363 Army
 Mitchell, J. H. 717 Market
 Recorder Printing & Publishing Co. 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co. First & Howard
 Platt Iron Works Co. 70 Fremont
 Price, G. W., Pump Co. 23 Stevenson
 Worthington, Henry R. 148 First

RAILWAY EQUIPMENT.

Livermore, Norman B., Co. Metropolis Bank Bldg

RATTAN WORKS.

Coulter's Rattan Works. 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros & Co. 251 Montgomery
 Armstrong-Quatman Co. 227 Montgomery
 Aronson Realty Co. 160 Sutter
 Babin, Landry C., Co. 423 Kearny
 Baldwin & Howell. 318 Kearny
 Bancroft, Paul. Bancroft Bldg.
 Bay Shore Real Estate Co., Inc. 4392 San Bruno Ave.

Bew, Geo. E., & Co. 129 Sutter
 Boardman Bros. & Co. 508 California
 Bonfield & Ryan. 157 Sutter
 Boeve, Toy & Co. 111 Montgomery

Brown, R. S., & Co. 129 Sutter
 Bush, David, & Son. 217 Russ Bldg.
 Clark, Curran. Russ Bldg.

Coffey, H. E. 1244 Masonic Ave.
 Cowden, J. B. 7 Front
 Crim, W. H., & Co. Monadnock Bldg.

Dibert & White. 656 Market
 Easton, Wendell. 203 Monadnock Bldg.
 Ehrenpfert, Wm. 801 Fillmore

Fisher, Chas. W. 304 & 305 Realty Bldg., 660 Market
 Giselman, Wm., trustee. Russ Bldg.

Grady, John H. 151 Sutter
 Harrigan, Weidenmuller & Rosen-
 strom, Inc. 345 Montgomery

Healy & Gillespie. 244 Church
 Hendrickson, Wm., & Co. Shreve Bldg.
 Hensley-Green Co. 467 Mills Bldg.

Heyman, Oscar, & Bro. 113 Montg'y
 Hoag & Lansdale. 243 Bush

Hooker & Lent. First & Market
 Inverness Land & W. Co. 219 Montgomery

Kane & Co. 217 Montgomery
 Kahn & Feder. 520 California
 Keil Estate Co. 1209 Flood Bldg.

Langrebe, McNevin & Jones. 525 California
 Levy, F. & A. Co. 241 Montgomery

Lichtenstein Bros. Co. 268 Market
 Lincoln Realty Co. 925 Mills Bldg.

Lyon & Hoag. 636 Market
 Mackenzie & Underhill. 106 Merch. Ex.

Madison & Burke. 30 Montgomery
 Magee, Thos., & Sons. 5 Montgomery

Mann, Clarence M. 318 Kearny
 Marston, Frank W., Col. Marston Bldg.

McElroy, R. D. 606 Phelan Bldg.
 McGaw, John, & Co. 232 Montgomery

McMahan, Mabry. 1217 19th Ave.
 McMahon, O. L., & Co. 128 Sutter

Middleton, John. Crocker Bldg.
 Moore, S. I., & Co. 815 Shreve Bldg.

Mooser & St. Germain. 155 Sutter
 Oliver, P. B., & Co. 104 Montgomery

Parkside Realty Co. of S. F.
 Partridge, John. 383 Monadnock Bldg.

Polito, John L. 2104 Market
 Pon, Albert J. 1012 Fillmore

Rich, A. J., & Co. 121 Sutter
 Rucker, Jos. H., & Co. 49 Post

Sachs, Sanford. 2027 Sutter
 S. F. & Suburban Home Building
 Society. 201 Euclid Ave.

Schroth Co., The. 251 Kearny
 Schmitz, L. A. 3321 Twenty-first

Shainwald, Buckbee & Co. 27 Montg'y.
 Skelton, E. W. 229 Montgomery

Strassburger, I., & Co. 484 California
 Strong, Belden & Farr. 157 Sutter

Truman Investment Co.
 Humboldt Bank Bldg.

Umbsen, G. H., & Co. 20 Montgomery
 Von Rhein Real Estate Co. 51 Geary

Wayman, Guy T. Mills Bldg.
 Week, F. A., Realty Co. Berkeley

Weissbein Bros. 141 Sutter
 Whittell, George, Jr.
 Whittell Bldg. 166 Geary

Williams & Surryhine. 114 Sutter
 Wolf & Hollman. 327 Kearny

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.
 Merchants Exchange, 8th Floor

RESTAURANTS.

Galindo, F. B. 136 Ellis
 Kilborn & Hayden. 34 Market
 Larsen, C. G. 50 Eddy
 Louis Fashion Restaurant. 22 Sansome
 Petersen, Jacob. 7 Market
 Portola Cafe Co. 18 Powell
 Pouchan, G., & Co. 497 Golden Gate

Ravn & Karstensen. 131 Market
 Swain Company. 40 O'Farrell
 Westerfeld, J., & Co. 1530 Haight

ROOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co.
 379 Monadnock Bldg.

Paraffine Paper Co. 34 First

RUBBER GOODS.

Bowers Rubber Works. 62 Sacramento
 Goodyear Rubber Co. 587 Market
 Gorham Rubber Co. 59 Fremont
 Winslow, C. R., & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co. 1212 Market
 Patrick & Co. 560 Market

RUBBER AND COFFEE GRINDERS.

Hidalgo Plantation & Commercial Co. Russ Bldg.
 La Zucalpa Rubber Plantation Co. Russ Bldg.

RUG MANUFACTURERS.

California Rug Co. 2147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co.
 Second & Jessie
 Hermann Safe Co., The. 126 Folsom
 Parcells Safe Co. 577 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co. 575 Market
 Weber, C. F., & Co. 365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co. 717 Market
 Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co.
 Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co.
 501 Balboa Bldg., 2nd & Market
 Morse, C. C., & Co. 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons. 17 Spear
 Steiger Terra Cotta & Pottery Works
 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co. 17 Jones
 White Sewing Mach. Co. 1478 Market

SHIRT MANUFACTURERS.

Smith, Francis, & Co. 9 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave.
 Delano Bros. 70 Spear

SHIP BUILDERS.

Turner, Matthew. 14 Steuart
 Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.
 138 Steuart
 Havaside, Withers & Davis. 34 Steuart

Middleton, John. Crocker Bldg.
 Moore, S. I., & Co. 25-33 Main

Sellers & Madison Co. 96 Market
 Weeks-Howe-Emerson Co. 51 Market

SHIPPING AND COMMISSION.

Alexander & Baldwin.
 410 Alaska Commercial Bldg.

American Trading Co. 244 California
 Balfour, Guthrie Co. 350 Sansome

Barneson, Hibberd Co. 149 California
 Bates & Chesebrough. Mer. Ex. Bldg.

Bowring & Co. 310 California
 Gale Bros. 408 Davis

Grace, W. R., & Co. 612 California
 Herrmann, Geo., Co. 310 Sacramento

Hind, Ralph & Co. 310 California
 Johnson-Locke Mercantile Co.
 210 California

Lund, Henry, & Co. 201 Marine Bldg.
 Mitsui & Co. Merchants Exchange

Meyer, Wilson & Co. 454 California
 Moore, Ferguson & Co. 690 Commercial

Newhall, H. M., & Co. 114 Battery
 Otis, McAllister & Co. 310 California

Parrott & Co. 204 California
 Plummer, Geo. E., & Co. 54 Steuart

Port Costa Milling Co. 210 Battery
 Spreckels, J. D., & Bros., Co. 90 Clay

Williams, Dimond & Co. 310 Sansome

SILKS.

Hart, B. & Brother. 14 Sansome
 Clayburgh Bros. Sansome and Bush

SILK MANUFACTURERS.

Nonotuck Silk Co. 515 Market
 Carlson-Currier Co. 114 Sansome

SILVERWARE.

Graves, W. E. 717 Market

SMOKERS' ARTICLES.

Hessinger, C. P., & Co. 687 Guerrero

TOWEL COMPANIES.

S. F. Towel Co. 618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co. 555 Market
 Sadler & Co. 782 Mission

TRANSFER COMPANIES.

Bekins Van & Storage Co.
 13th & Mission
 Union Transfer Co. Ferry Bldg.

TRUNKS.

Hirschfielder & Meaney. 519 Market
 Malm, C. A., & Co. 266 Bush
 Oppenheimer, James. 842 Market
 Pacific Trunk & Bag Co.
 Front & Commercial

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M., Co. 520 Market
 Revalk, R. E., & Co. 432 Market

UNDERTAKERS.

Gray, N., & Co. 2198 Geary

UNDERTAKERS' SUPPLIES.

Cal. Casket Co. 959 Mission

UNDERWEAR.

Deimel Linen Mesh System Co.
 142 Sansome

UNIFORMS AND REGALIA.

Pasquale, B., & Co. 115 Post
 Walter N. Brunt Co. 860 Mission

VARNISH MANUFACTURERS.

Berry Bros., Ltd. 568 Howard

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co. 914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co. 534 Howard

WALL PAPER AND MOLDINGS.

Tozer, L. & Son. 228 Grant Ave.
 Uhl Bros. 717 Market

WARE

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES

Issued from the headquarters of the Association, 1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

HELP WATCH

Future generations of San Franciscans are going to look back and thank those citizens of the present who are taxing themselves in time and contributions to see that the public works under the bond issues of 1904 and 1908 are properly executed; provided, of course, that the latter do see to it.

If not properly executed, these improvements are not going to be worth the cost, and yet that cost will have to be met, in part, by the taxpayers of forty-five years hence. It would be a sorry service to them to encumber their city for them, to pile up a debt for them to meet on the ground that they were to reap the benefit, and then leave them a legacy not of value received for their inherited debt, but of heavy charges for maintenance of choked and broken sewers, poorly constructed public buildings and a fire protection system that would fail to protect.

The San Francisco of to-day is not paying for these things; it is borrowing to pay for them. Borrowing, when your credit is good, is a delightful transaction, almost as agreeable as spending what you borrow. If we are to have the fun of the borrowing and the spending, absolutely it is our moral duty to see that those who have to suffer the pangs of paying shall feel satisfied with what we bought them with their money; that they shall be able to rely for the protection of their lives and property on the honest construction of their public buildings, on the hidden reinforcement of their fire cisterns and reservoirs, on the joints and valves of their high-pressure mains, on the effective working condition of the miles of sewers buried under ground.

Of course, we are taxing ourselves for interest, and of course, payment on the principal will begin in three years; and so we owe it to ourselves to see that the money is well spent. But, also, in 1955 there will be taxed to pay the last installment on the fire protection bonds, thousands of San Franciscans that are not yet born and have had nothing whatever to say about that tax. If the San Franciscans of to-day are struggling to provide those other unborn thousands with taxable property, how much more is it their duty to see that the property is safe and that the taxes they will pay on it are for an object that will do them some good!

A glance at the last report of the Merchants' Association Bureau of Inspection will show how necessary to the proper dis-

charge of this duty is the maintenance of the Association's inspection work. For example, in regard to various contracts, we find such remarks as these:

Some poor spots in sides of concrete sewer will have to be picked out and patched.

Fourteen yards of inferior rock delivered. City inspector notified by bureau inspector and contractor ordered to mix same with large proportions of good rock.

Section of invert leaked, showing porous concrete. Ordered picked out, by city inspector.

Underburned vitrified brick delivered and rejected; later used for manholes, and good for this purpose.

Small leak in side wall (of cistern), five feet from bottom; will be repaired later.

Pipes remain in the way and may have to be concreted in, thus endangering the structure (cistern). This bureau is using its influence toward having these obstructions removed.

Water tank in attic (of school) not securely set. City architect has ordered it made secure on request of bureau.

Excavation for footings completed and shows poor foundation (for school). City architect planned to increase area of footings, but bureau inspector protested against proceeding without further investigation and therefore additional tests are being made.

Safety valve lacking on boiler of heating system (school). City architect notified, and safety valve will be set.

Posterity will have to pay for these things, but it will have had no chance to correct them in construction. If they are to be so corrected it must be done now.

Whether we like it or not, we are working under the competitive system. We are asking contractors to bid against one another, making it a main object with them to figure their tenders as low as possible. They are only human. The temptation to bid too low in order to get the work, and then shave it too close for good construction in order to stop loss, is ever present. We owe it to ourselves, and to the honest contractors, and to the generation whose city we have put in pledge without its consent, to watch this work. And when you contribute to the Merchants' Association Bureau of Inspection you help watch.

THE PALACE ONCE MORE.

The opening of the Palace Hotel is one of the most significant and important events in the reconstruction of San Francisco. This hostelry is known the world around, and to thousands of those peculiar travelers that best remember a city by the hotel that entertains them it has stood for San Francisco itself. Its rehabilitation marks the rehabilitation of the city; and that it is found better and more beautiful in every way is significant of the great improvement that has been brought about through the general rebuilding. The restoration of the St. Francis was a fine achievement, and the rapidity with which it was accomplished speaks volumes for modern construction. It is building up a new fame for San Francisco abroad. But the "Palace" was intimately associated with the older glories of the city, and every loyal San Franciscan should be glad to see it doing business again.

During the month of November there were made by the Bureau of Inspection of the Merchants' Association 577 inspections of the work on the sewers, fire protection system, public buildings and schools. In addition to these, there were many inspections made on street work. The Engineer in charge made many examinations personally. The Auditor attended all meetings of the Board of Supervisors, all the meetings

of the Finance and Building Committee of the Board, and the meetings of the Board of Public Works when necessary.

A vote of the membership of the Merchants' Association on the proposal to bond the city for \$2,020,000 to build a municipal street railway on Geary Street and extend a line down Market was called for by the Board of Directors on Dec. 16th. The result was 122 for and 480 against.

On the question whether the Merchants' Association should oppose the Geary Street project the vote was 468 for and 133 against.

GIVE EFFECTIVE AID TO CIVIC BETTERMENT

Many Prominent Firms and Individuals Join the Merchants' Association.

Standing as the representative of the public interest in all matters that concern the municipality, with no axe to grind and no ends to serve except the public welfare and the best development of the city, the Merchants' Association of San Francisco has steadily grown in the confidence of the community until it is recognized as one of the most active civic organizations in the country. As it is a voluntary organization, it needs help. The more members it has the stronger it is and the more it can do for the city. The business community realizes that fact, and numbers of the best men in it are glad to assist the Association's work by co-operating with it to the extent, at least, of joining it. Among those that have joined lately are the following:

Western Tool & Supply Company, machinery, 562 Howard St.

Olympia Beer Company, brewers' agents, 1423 Sansome St.

Portola Cafe Company, restaurant, 18 Powell St.
Louis H. Peterson, property owner, 47 Alpine St.

Scovel Iron Store Company, hardware, 754 Howard St.

Sunset Tanning Company, tanners, 1501 San Bruno Ave.

Lachman Bros., furniture and carpets, 2019 Mission St.

Jos. Thieben & Co., gas appliances, etc., 667 Mission St.

John P. Cleese Co., bedding mfgs., 18th and York Sts.

Union Seltzer Co., seltzer water, 385 Ninth St.

Kirk Harris, hotel, Hotel Hamlin and Grand Hotel.

Pacific Company, property owners, Pacific Building.

Chanslor & Lyon Motor Supply Co., auto supplies, 501 Golden Gate Ave.

Acme Lumber Co., lumber, 1014 Crocker Building.

Chadwick & Sykes, contractors, 418 Crocker Building.

J. W. Schouten & Co., lumber, 738 Bryant St.

Parkside Realty Co., real estate, 409 Crocker Building.

Krieg Tanning Co., tanners, 1703 San Bruno Ave.

D. E. Doubleday, stock and bond broker, 307 Chronicle Building.

Geo. P. Ide & Co., shirt manufacturers, 762 Mission St.

Enterprise Foundry Co., foundry, 2902 19th St.

J. W. Wolf, millinery, 23 Grant Ave.

Clarence M. Mann, real estate and insurance, 318 Kearny St.

O'Connor Co., The, church goods, 39 Taylor St.

S. B. Edwards, real estate, Mills Building.

San Francisco Fireproofing Co., Metropolis Bank Building.

Cardinell-Vincent Co., postcards, 579 Market St.

Dr. Hartland Law was appointed from the Board of Directors of the Merchants' Association to address the Commercial Travelers' Congress, which met in San Francisco, December 28th and 29th.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

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VOL. 14

SAN FRANCISCO, CAL., FEBRUARY, 1910

No. 162

TUNNEL AGITATION IS BEGINNING TO BEAR FRUIT

Association's Propaganda for Twin Peaks Grows to Include the Whole City.

The agitation begun by the Merchants' Association a year ago or more to bring the city to a consciousness of its need of a tunnel through Twin Peaks is beginning to bear fruit. The subject has been taken up by one important element of the community after another, and has become the subject of discussion at such gatherings as the recent public luncheon of the Permanent Down Town Association, and the Cliff House "Get Together" banquet of the Fillmore Street, the Mission and the Down Town Associations, held during the month.

One of the most encouraging symptoms of the matter is that the scheme has expanded until the mere tunneling of Twin Peaks will no longer satisfy anybody's ideas of what is needed, and the conviction is widely held that the proper growth of the city depends not only on this tunnel but on others; under Stockton Street, under Fillmore Street, one under Russian Hill and one in the Mission.

The tunneling of Twin Peaks has been talked about for twenty years, but never so clearly appeared necessary as when the Merchants' Association took up the transportation problem about a year ago. Events have since indicated that a comprehensive plan is needed, to include the first two and more. And the feeling is general that it is now time to stop talking tunnels and begin to dig them.

Mayor McCarthy has expressed himself as strongly in favor of such works, having said on a recent occasion:

I would recommend that steps be taken toward the perfection of plans, the acquisition of rights of way, and the construction of a tunnel under the foothills west of Market street, in order that Market street may be extended to the ocean, and that the work be of such magnitude as to afford ample facilities in addition to the ordinary commercial use of such a highway.

I have investigated the matter of bringing the North Beach section of our city into closer touch with the business center through the construction of a tunnel under Nob Hill. The construction of this tunnel would provide a means of railroad construction which would insure rapid transit for a larger resident population of the North Beach district and bring people from the north bay shores who will eventually land at North Beach to the doors of our merchants in the great retail section, besides affording an easy grade for teaming and pedestrians.

In any plans made, however, one point should be kept clearly in mind, and that is the need of having these arteries of the city's traffic so constructed that they will be available for more than merely street cars. They must be useful for private vehicles of all descriptions, from the grocer's delivery wagon to the automobile; and there must be walks safe for pedestrians.

INSPECTION BUREAU GETS ITS OWN TESTING INSTRUMENTS

Taxpayers Generously Support the Merchants' Association in Its Efforts to Keep Watch on the Construction of Public Improvements

Tests of electric wiring, of heating apparatus, of the ventilating systems and of the equipment for vacuum cleaning in school houses and other public buildings now under construction will be made by the Bureau of Inspection of the Merchants' Association; the purchase of a complete set of testing instruments for this purpose having been authorized by the Board of Directors at its last meeting. The instruments consist of a Wheatstone bridge, a voltmeter, an anemometer, a thermometer and a vacuum gauge.

The purchase of this equipment was recommended by Mr. Campbell, the engineer in charge, as the tests are very important in order to see that contracts are complied with, that the school buildings have sufficient ventilation and heating to insure the health of the scholars, and that the city will not be continuously paying for electricity in excess of the service it receives. The engineer says: "The bridge and anemometer are instruments that can be tampered with very easily, but cannot be readily tested to discover if they are correct. The fact that all tests are checked by the Bureau will go a long way toward securing good work for the city."

Neither the office of the Architect nor of the Department of Electricity had such an equipment, but on suggestion of the Merchants' Association are being supplied with it.

Bureau Has Public Approval.

Apparently all the substantial elements of the community approve the inspection by the Merchants' Association of public work done under the bond issue, and are ready to show that approval in the most effective way; namely, by generous contributions to the maintenance of the Bureau of Inspection. The Directors of the Association feel gratified by the prompt response their efforts have called forth, and encouraged to proceed with the work. Wherever the solicitor for contributions has called he has received liberal subscriptions, with but one exception. Most of the merchants and business men approached have subscribed not only willingly but gladly, recognizing the great value of the object for which the money was to be spent. Some have voluntarily offered more if it should be needed and in many instances those that subscribed before have raised their subscriptions.

In addition to this ready co-operation through subscriptions to the special fund for inspection, many members of the business community are showing their approval of the general policy of the Association by joining either as active or associate members, thus

strengthening its influence and its exchequer at the same time.

Such prompt public recognition and support relieves the directors of all uncertainty about the future success of the undertaking and enables them to give more attention to the general direction and policy of the work. With the feeling that they have the confidence of the public and the taxpayers and that no mistake was made in taking over this most important function from the Civic League, they can proceed with any measures that may appear necessary, without any misgivings, either about the wisdom of their course or public appreciation of it.

How the Work Is Organized.

Few even of the cash subscribers to the inspection fund have any adequate notion of the thoroughness of organization and method employed in the Association's Bureau of Inspection. Competent field work is the basis of the undertaking and the thing on which its success depends. All the inspectors are skilled men and some of them are engineers. Two are kept on sewers and cisterns, one on the pipe delivered for the auxiliary salt water fire protection system and the valves, pumps and hydrants being manufactured for it, one on general building construction and on the plumbing, wiring and heating and ventilating systems that are going into the school-houses and public buildings, and there is a general street inspector who keeps close watch on all new work and repairs to old pavements.

All Evidence Preserved.

These men report daily, on specially prepared blanks that show the time of every visit to the work, the exact state of it at the time, and any defects, or violations of specifications. The reports are written on the spot, and form first-hand, definite evidence of the condition of things as the inspector saw it. He keeps a carbon duplicate and files the original in the office of the Bureau, where it is always available, the testimony of an eye-witness, in case of any dispute about payments for extras or alterations, or unsatisfactory performance.

The inspectors are frequently changed, so that the public may have the benefit of different opinions and points of view, and so that the different reports may form a check upon one another. In addition, the engineer in charge makes personal visits from time to time to all the work going on anywhere in the city.

The auditor and accountant attends all meetings of the Board of Supervisors, the Finance Committee of the Board, and of

the Board of Works, carefully listing all contracts entered into for the city, and checking up all bills paid out on contracts under the bond issue. The reports of the inspectors show progress on all jobs and inform the auditor when payments are due, and his checking of the various financial items form in turn a check upon the observations of the inspectors and the engineer in charge. Every week, the Association's Committee on Public Affairs holds a meeting and goes over all defects of construction and failures to comply with specifications reported by the Bureau, and where questions of policy arise the Committee reports the findings to the Board of Directors at the next meeting. In this manner every question receives the full consideration of a representative body of taxpayers.

Full Reports on All Work.

On the first of every month a full month's report is made up, printed and distributed to every subscriber to the fund, to every member of the Association and to all city officials. These reports show the progress of all work going on for the city, how much has been expended on each and how much remains to be paid, and any defects found in the work and how such defects were corrected. And the reader knows that the expert evidence on all variations from contract is in the files of the Bureau of Inspection where it will be taken care of for the public good. When a job is completed there is a detailed history of it on hand showing just how it was done.

Whether such organization has a vital work to do and whether such care is excessive or not, may best be determined by considering some of the defects in construction reported to the Board of Directors on Jan. 14. In regard to the infirmary, the report shows that the "concrete work of the morgue was found so defective that all work above the foundations will have to be removed. Contractor will install additional fastenings for fixture outlets which were improperly secured." Some of the other defects of method or workmanship, or violations of specifications are:

What Inspection Reveals.

Cistern at Masonic and Frederick: Men laying concrete base for pavement for two days without presence of City Inspector. Basalt block ring improperly laid. Matter reported to City Inspector by Bureau Inspector, and former ordered the concrete and blocks taken out and relaid.

Cistern at Fifteenth and Capp: In relaying pavement, rock screenings were used in lieu of gravel for brooming into joints. Many joints not filled. Reported to City Inspector.

Cistern at Beale and Howard: Small leak in wall previously reported has not been entirely closed. Will be watched by Bureau Inspector.

North Beach sewer: Attempt made to pour concrete in bottom containing three inches of black mud. Ordered stopped and mud baled out, by City Inspector upon notification by Bureau Inspector. If this had been permitted the concrete would have been rendered valueless at this point.

Harbor View sewer: Some concrete which was mixed but not used was wheeled to rock platform and ordered strewn over rock to be again mixed. Ordered stopped by City Inspector upon notification by Bureau Inspector.

University Mound and Silver Terrace sewer: Wagon load of old concrete dumped on rock pile. City Inspector said it would not be used after protest by Bureau Inspector.

Such defects as these are serious. The prevention of them is worth thousands of dollars to the city and to the taxpayers; but they can only be prevented while the work is going on. When it is covered up it is too late.

Dozens of imperfections of a minor character are found by the inspectors every day, but where they are merely slight variations from the letter of the specifications, no difficulties are made about them, although the records of the Bureau will contain reports of them as long as the Bureau exists.

The Taxpayers' Business.

The peculiar force of the Bureau's recommendations, to both City officials and contractors, lies in the fact that it represents taxpayers, and can not be reached by political influence of any sort. Hence its critical judgment of workmanship is usually accepted immediately. Its supervision is so constant that bad workmanship and violations of contract are detected in the beginning and can not proceed far enough to cause heavy loss when corrected, so that the Bureau is always in a position to insist upon corrections, without bringing serious damage upon or loss to any honest and well disposed contractor.

The inspectors for the Merchants' Association not only visit all work in the field, but they go as well to the pipe testing yard and inspect the deliveries of pipe that are now being made for the city's auxiliary salt water fire protection system, they see it tested, they visit the foundry where the brass is being cast for the valves and they watch the testing of that, and they make frequent appearances at the iron works where the hydrants are being made. They follow closely all the work being done for the city under the bond issue, and they watch the repairing and new paving of streets whether under the bond issue or not. Thus the taxpayers are protected at every point, and no bad work gets into the various jobs—which is going to be much better in final effect than letting bad work be done and then complaining about it when it is too late to do anything.

TESTING THE STRENGTH OF SUPPLIES FOR THE CITY

Cement, Bronze, Iron and Steel Must All Go Through the "Show Me" Process.

San Francisco will soon have a well equipped physical and chemical laboratory where rigid tests are to be made of materials going into public works under the bond issue. This laboratory has been established by City Engineer Manson and his assistant, Mr. Connick, from the regular appropriations for the City Engineer's office, and is under the personal direction of Loren E. Hunt, formerly in charge of the Federal Government's laboratory at Berkeley for testing the strength of materials. Already two large testing machines have been installed and tests are made with them daily, while the chemical department is approaching completion. Though work of this kind has been done by the city for a long time, the facilities since the fire have not been ideal and will not be until the present laboratory is complete. It is on the thirteenth floor of the Hewes building at Sixth and Market streets, centrally located and in close proximity to the other offices of the Board of Works.

Here are sent samples of the materials to be used in the construction of public works under the bond issue. A city inspector goes to the foundry where bronze is being made

for the valves of the salt water fire protection system, and has a quantity of molten metal taken from the center of the ladle. This is cast into an ingot and machined to a certain size, and the ends of it are threaded on a lathe. The inspector tags it, and it goes in to the laboratory, where it is screwed into a machine that slowly pulls it apart like molasses candy and shows just the number of pounds pressure it took to do it. The same tests are made with cast iron. Pieces of steel re-enforcing material for the sewers and other concrete work are put on a revolving table and bent into hair-pins to see if they will stand forming for the work they have to do.

Lead and zinc are cheaper than copper these days, and much bronze is found with so high a percentage of the soft metal that it parts like dough. Cast iron is sent in with lumps of slag that make weak spots where it yields to a gentle pull. Too much reinforcing steel is produced from scrap, and contains tin that once encased the sardine and tomato—on bending, it frazzles out.

These things make points of danger to the work and to the taxpayer's money. There can hardly be too much inspection when it is intelligent and fair. The municipality's testing machines and chemical laboratory, well used, are a valuable protection to the city, and the results so far obtained demonstrate the necessity of constant watchfulness both by officials and citizens to insure against possible failure of the work in some critical part.

TIME FOR LOWER RATES ON SAN FRANCISCO RISKS

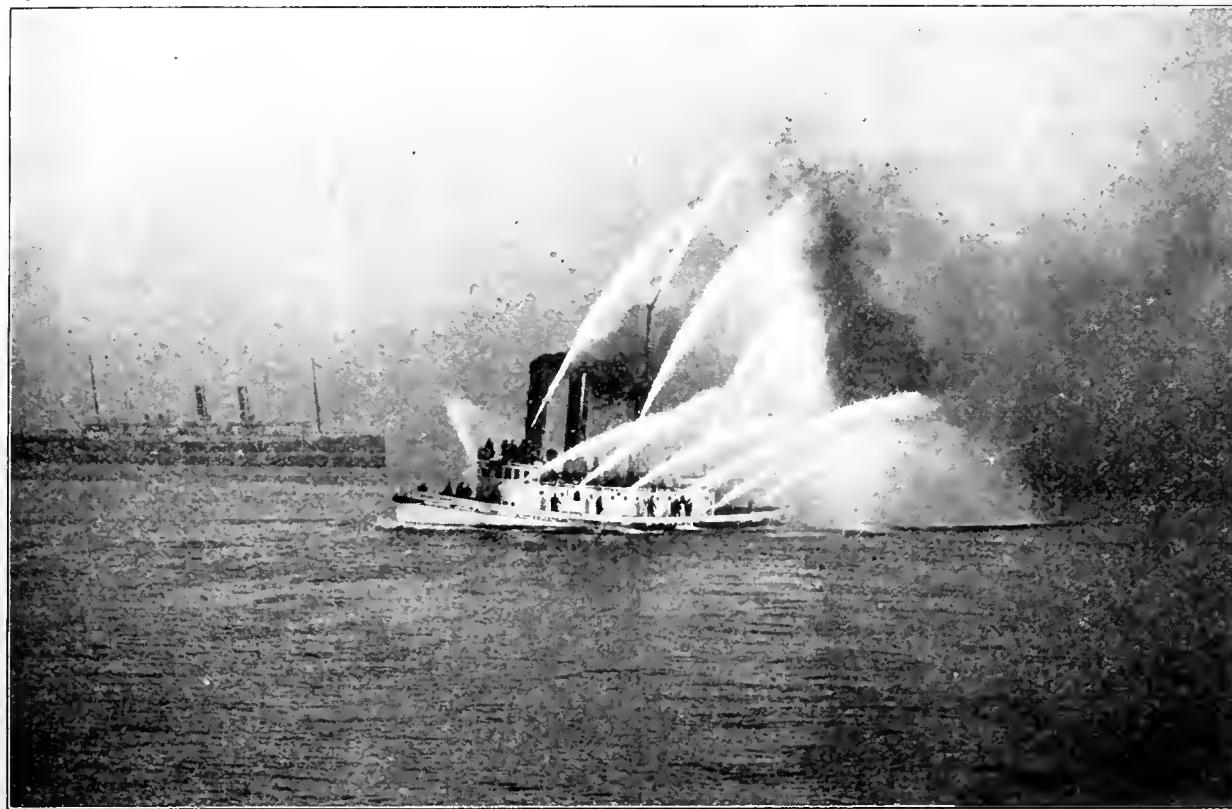
Real Estate Board, Down Town Association and Merchants' Association Want Cheaper Insurance.

That insurance rates in San Francisco are entirely too high for the risks carried has been the subject of comment and criticism by business men and property owners for some time. The Real Estate Board, Down Town Association, and Merchants' Association are trying to secure reductions. It is not likely that any city is now as good a risk in its business section as San Francisco, not only on account of better fire-fighting apparatus, including the non-interfering alarm system, but because of the character of the new construction. There is hardly a city of any size in the country, outside of New York, within whose fire limits there are not a great many old wooden fire-traps. With the exception of a few neighborhoods, this is not the case in San Francisco, and if people are not to be allowed to build in wood inside the fire limits, the city as a whole should receive compensation for it in the shape of a return to normal insurance rates. For the Merchants' Association the matter is in the hands of the Committee on Fire Protection and Insurance, of which Director R. S. Atkins is chairman.

There has been very little opposition among contractors to the inspection work of the Merchants' Association. They know that a uniform adherence to specifications, such as the inspection by representatives of the taxpayers will enforce, is in the interest of fair competitive methods and a square deal.

READY TO DROWN OUT ANY FIRE ON THE WATER FRONT

Docks and Sheds, and the City for Four Blocks Inshore, Made Safer by the Highest Type of Fire Boat



This is a picture of the fire boat "David Scannell," twin to the "Dennis T. Sullivan." It shows the pumps in action, and the fire-fighting efficiency that has led the Board of Underwriters to reduce the base rate on all brick mercantile buildings and their contents for four blocks back from the water-front fifteen per cent, and to make a net reduction of twenty-five cents in the base rate on wharves and piers.

These are the finest fire-boats afloat. A two-alarm fire on the Oregon dock was responded to by the "Sullivan" last month, and although about half the shed was ablaze when the first stream was turned on, the fire was completely under control in about three minutes. The whole down-town section of the city, in addition to its modern, non-combustible construction, is safer for the presence of these craft (which can force water 1500 feet inshore at need), and for the purpose of fixing insurance rates should be considered as wholly protected from any conflagration that might formerly have started on the "front." A committee of the Merchants' Association is about to urge a reduction of rates throughout the business district on this and other accounts.

HAS YOUR CORPORATION PAID ITS FEDERAL TAX?

Merchants' Association Issues Bulletin Telling Just How and When It will Be Due.

Very valuable to the business man that may be a director in a corporation or even a stockholder in one, is a bulletin on the Federal Tax on Corporations just issued by the Merchants' Association. This pamphlet has been carefully prepared by Messrs. Wright & Wright, attorneys for the Association, with a view to placing before the layman the sort of information on the subject he is likely to want for practical requirements. It is printed in such form that it can be carried in the pocket and used for ready reference.

The heads of sections will indicate the character and scope of the work. They read: When Payable—Who Must Pay: a. American Companies; b. Foreign Companies—What Corporations, Companies and Associations are Exempt from the Tax—Amount of Tax—How Net Income is Determined—Tax Returns or Statements—How Tax is Assessed—Examinations of Books, Papers and Officers—Penalties—Constitutionality of the Act.

On the last head the attorneys say:

"The constitutionality of this act of Congress has been brought into question and

will doubtless be tested in the courts. Meanwhile any company desiring to avail itself of the invalidity of the law should only pay these taxes under proper written protest."

In addition to corporations every insurance company, whether incorporated or not, is liable, and every joint stock company or association organized for profit and having a capital stock represented by shares must pay. There are, however, numerous exemptions, which are noted in the pamphlet.

Copies of this bulletin will be mailed to members of the Association.

CITY GAINS EXTENSIVE ADVERTISING BY RAILWAYS

Westbound Train will Henceforth Be Known as the "San Francisco Overland Limited."

Henceforth the Union and Southern Pacific trains between Chicago and San Francisco, traveling in both directions, will be called and known as "The San Francisco Overland Limited," and not merely "The Overland Limited" as heretofore. This change was urged upon the companies by the Merchants' Association in a letter from the president of the Association, Mr. Andrew M. Davis.

BOOK OF MANUFACTURERS MAKES A RAPID GROWTH

Will Contain 1,000 Names on This Side the Bay, with Oakland Still to Come.

All manufacturers on the shores of San Francisco Bay that have not already attended to the matter are urged to send in their names to the office of the Merchants' Association for insertion in the Association's "Handbook of Manufacturers in and About San Francisco." The book will probably be issued in February, and this will be the last opportunity for those that have neglected it thus far. Blanks to fill out with the information wanted can be had on application at this office.

The "Handbook" has grown to exceed, in the classes given, the San Francisco figures of the Census Bureau's Bulletin on Industrial Districts for 1905, owing to special efforts on the part of the Association. About six hundred responses were received to the original request sent out from the Association's office. Convinced that there must be many more manufacturers in San Francisco, an inspector for the Association, Mr. Warren Manley, was put into the field to canvass every street, alley and district in the county. Practically all have been covered by personal visitation, and four hundred additional names secured in this way, bringing the total up to a little over one thousand. These names do not include such industries as bakeries and tailor shops, which are common to all cities in certain proportions to population.

Most of these industries are in San Francisco proper, very few in surrounding towns being included. Oakland, however, will contribute a great many more. The Chamber of Commerce of that city has just sent over for blank forms and has put two men in the field collecting data. The result should be an imposing showing of industrial strength for the region of San Francisco Bay, the sort of showing that will increase orders for local manufactures, and that should encourage the establishment of more industrial enterprises in this neighborhood. The book will undoubtedly assist the "trade at home" movement as well, in all cases where trading at home appears profitable—and it will so appear in hundreds of cases where only ignorance of local production stands in the way of it now.

Curiously enough, the main difficulty encountered in compiling this directory has been the fear that it was an advertising dodge of some new and dreadful kind, and that anybody inserting his name would be called upon to pay heavily for it in some shape or other before he was through with it. Many persons have received with utter incredulity the statement that the Merchants' Association was doing this work solely for the public good and because there was need for it and no such directory had been made thus far. That is the Association's motive, however, and its Directors feel that this is one of the most valuable services it could render the city at this time. Absolutely no charge has been or will be made for insertions and no advertisements will be carried in the publication, as it is not a money-making enterprise, but an effort to promote the commercial advancement of San Francisco and the bay region, by letting the world and our own people know what is produced here.

ASSOCIATION ISSUES THE LIST OF ENDORSED CHARITIES

Valuable Information Presented Which Will Aid in Eliminating Fraudulent Solicitors for Donations

As a guide to intelligent and effective contributing for charity, and a protection against fraud, the Charities Endorsement Committee has compiled, and the Merchants' Association has published, the "HANDBOOK OF ENDORSED CHARITIES" for 1909.

The book will be issued every year and in that manner kept continuously abreast of developments. Every member of the Merchants' Association will receive a copy, and any other business man that applies for one, as it is intended for the use of the whole business community.

The "HANDBOOK OF ENDORSED CHARITIES" is the official communication from the Committee to the charitably disposed persons of San Francisco. It gives them a list of 85 charitable organizations that are known to the Committee to be worthy of support because well and honestly conducted and capable of doing real good. No charity is named in it that is not known to be of this character. All those named in it are valuable agencies for the relief of distress. Any San Francisco charity not named in it has either been investigated and found wanting or has not sought investigation, and hence can not be recommended by the Committee.

Demand the Endorsement Card.

Representatives of all charities endorsed, and listed in the HANDBOOK, are supplied with a card from the Committee, to be shown to prospective donors. This card constitutes their credential, and is evidence that the charity they represent has been investigated by the Committee's agents and has been found satisfactory from the point of view of competent charity administration—that is to say, the institution is,

First, honestly conducted. It does not exist simply to supply its employees with jobs, but has a real and vital function to perform by actually serving the needs of the community. It is not a ticket-selling bureau nor a "charity concert" enterprise such as have grafted on the city by hundreds in the past.

Second, measured by the methods of scientific relief work and judged in the light of experienced charity administration, it is efficiently conducted. It is not an irresponsible and bungling "child-placing" society, nor an insanitary lodging house for tramps, but if it is engaged in either of these lines of work it is doing it well and only by highly approved methods.

Standard Is Considered.

Third, its standard is as high as could reasonably be expected of an organization that has passed through such disorganizing experiences as the charities of San Francisco have been through recently, and it will do better if given help now. Its books have been inspected and the agents of the Committee have satisfied themselves that the payroll is not encumbered with useless attachés drawing large salaries; and that the expenses are properly proportioned to the results obtained.

Fourth, it is not doing anything unnecessary, but is attempting to do work that must be done.

Fifth, it is co-ordinated to the other charitable organizations of the city, so that it is not wasting the money given it by duplicating some other society's work—and these last two propositions mean that unless it is properly supported, some absolutely necessary branch of charity will not be attended to at all. Hence the community is under a moral obligation to see that these charities are taken care of.

Every charitable organization mentioned in this book is characterized by economy and efficiency and is working in a field that needs it. And, conversely, the community needs them all.

Give Only to Endorsed Charities.

Inasmuch as no community has an unlimited amount to bestow in charity, every fraudulent, inefficient or misdirected charitable organization that can eke out an existence, robs the useful ones of just so much support that they are rightfully entitled to and should receive. That is literally preying on the poor. There is only one effective way to keep down the numbers of the fraudulent and the worthless, and that is to give nothing to any charity except those endorsed by the Committee, unless the donor has the sort of personal knowledge of the applicant that would justify the gift. After the searching investigations made by the agents of the Committee, however, and the great difficulty spurious organizations without the endorsement card have had to collect enough to enable them to survive, it is not likely that there are many worthy charities left out of the Committee's list.

The "HANDBOOK" says:

The Committee stands ready to investigate all charitable organizations applying to it for endorsement and to issue its official card to such as are doing honest and intelligent work. It asks the charity-giving public to co-operate in making this plan effective by refusing to give to charities not presenting the Endorsement Card of the Committee.

The Endorsement Committee.

The Committee is composed of persons of such character and standing as any business man would be justified in trusting with the direction of this sort of work. It is appointed by the Merchants' Association and the Associated Charities and is made up as follows:

Representing the Merchants' Association, Andrew M. Davis, president of the Merchants' Association, Chairman; Fairfax H. Wheelan, Joseph D. Grant.

Representing the Associated Charities, Osgood Putnam, Vice-Chairman, and Dr. Jessica B. Peixotto.

Representing the charities at large, Joseph C. Astredo and Rev. D. O. Crowley.

The secretary is Miss Katherine C. Felton, secretary of the Associated Charities, 1500 Jackson street, to whom all communications should be addressed.

In addition to its value in the general plan of protecting the community from fraudulent and unfit charities by starving them out, the

"HANDBOOK OF ENDORSED CHARITIES" contains a great deal of serviceable information about the organizations listed in it. There is a table setting out the financial condition of each. The officers, objects and financial needs are given, and in some cases a brief history.

Ready Reference.

The charities endorsed are also classified according to the work they are doing, so that a person appealed to for individual relief can tell, by consulting the book, to just what organization the case should be referred. The classes are:

Section 1—The Associated Charities of San Francisco.

Section 2—Societies and institutions for the care and protection of dependent, neglected and wayward children.

Section 3—Benevolent and relief societies.

Section 4—Societies and institutions for the care of the sick and the aged, including hospitals, rescue and maternity homes.

Section 5—Kindergartens.

Section 6—Settlements, boys' clubs, recreation centers, homes for working women and girls, and miscellaneous societies.

These sections are, in turn, subdivided, so that reference is made easy.

Use the Handbook.

The "HANDBOOK" should be on the desk of every business man in the city to whom appeals for charity are made. The operation of the endorsement plan before the fire effectually cleared San Francisco of fraudulent charitable institutions; and before that plan was adopted they had been flourishing here by the dozen, eating up the money that should have gone to the relief of the poor. The "HANDBOOK" will help this work more than anything so far devised, except the Endorsement Card itself, and it should be used freely and frequently, in conjunction with the Endorsement Card, without which all donations should be refused, no matter how plausibly the plea is made. Those that will observe this rule rigidly will materially assist the Committee and all the legitimate charities of San Francisco.

GRADE OF MAIN STREET WILL BE LOWERED NEXT

Success with Beale Street Leads the Association to Project More Improvements.

Having put the plan of lowering Beale-Street grade into the way of successful accomplishment, the Merchants' Association has felt encouraged to try for similar success on Main Street. It will soon petition the Board of Works in the matter, recommending that the Main-Street grade be cut down between Folsom and Bryant.

The Association will also recommend that the block on Harrison Street between Main and Beale be made to conform to the new grades in the vicinity, with the proviso that the bridge or viaduct across Beale at Harrison shall be extended through Harrison to and across Main, so that the change will not interfere with the people living on the hill in getting across to the water front, and so that it will enable this block to be excavated without the expense of bulkheads to hold it up. The Association hopes also to have the grade on First Street made to conform to present conditions, and paved. At present the condition of the street is prohibitive of much improvement.

URGES THAT THE CENSUS SHOW POPULATION CENTERS

MERCHANTS' ASSOCIATION WOULD HAVE THE REAL INDUSTRIAL IMPORTANCE OF THE GREAT CITIES INDICATED

The Merchants' Association is endeavoring to have the large cities of the United States treated as Population Centers in the census of 1910 in addition to their population as individual cities, and it looks as though the matter would receive favorable consideration at the hands of the Census Department.

This means that the cities to be treated as Population Centers would include and be credited as Population Centers, with the entire adjacent population within a given area. As, for instance, San Francisco, Oakland, Alameda, Berkeley, San Rafael, San Mateo, etc., would each be treated as individual cities and towns but their joint population, together with such other places as might be included in the given area, would be called a Population Center.

REAL CITY HAS SPREAD OUT.

The transformation wrought by steam and electricity has welded together city and suburbs, vastly increasing the area and population of the latter, whose interests are yet directly connected with the city adjacent to them. Thousands of persons reside in the suburbs but have their business and all of their main interests in the adjacent city. It is to meet these changes that so many cities have expanded into so-called greater ones. This expansion, however, is often incomplete, as it seldom or never includes all the suburbs, and, in comparing one city with another, its important suburbs should be taken into consideration as the residence places of a large portion of its population and therefore they are integral parts of the business activity of the city.

In April, 1908, letters advocating treating our large cities as Population Centers in the next census were sent to Hon. S. N. North, then Director of the Federal Census, by the Merchants' Association and by Mr. John Chetwood. Cordial replies were received, Mr. North having accepted the general principle involved and he stated, moreover, that the scheme outlined can be enlarged to advantage by showing not merely population contributory to our great centers, but also the industrial activities upon which they depend.

EASTERN CO-OPERATION.

Mr. North having been succeeded by the new Director of the Census, Hon. E. Dana Durand, the Merchants' Association last June presented the matter in a communication to Mr. Durand and urged that it be given consideration in the 1910 census. The matter was also submitted to the commercial bodies of New York, Boston, Chicago, Philadelphia, St. Louis and Milwaukee. Replies have been received from the Merchants' Association of New York and from the Chicago Association of Commerce, stating that they had endorsed the idea of population centers and that they had sent communications to the Director of the Census, requesting his favorable consideration of the plan.

A reply has been received from Director of the Census Durand, to the effect that he agrees regarding the desirability of presenting statistics for Population Centers, in ad-

dition to figures for municipalities, separately and that he will give the matter his careful consideration and will bear in mind the suggestion of adopting as a common standard of area for the different Population Centers the London area, which is 700 square miles.

In presenting this matter, the suggestion was made that the London area be adopted, in view of the fact that it is not only the world's largest city, but it gets this credit on account of having included within its limits every important suburb. Therefore, if the London area is adopted as the standard for Population Centers in the United States, the various large cities can be compared as Population Centers with the world's metropolis.

FINDS THAT MUCH RAILWAY PRINTING IS DONE HERE

ASSOCIATION'S COMMITTEE ON PROMOTION OF TRADE LOOKS OUT FOR LOCAL INTERESTS.

That the Southern Pacific Railway spent half a million dollars in San Francisco for printing and supplies in October, 1908, and \$400,000 the corresponding month of the next year, has been ascertained by the Committee on Promotion of Trade of the Merchants' Association, in the course of an inquiry undertaken for a member who complained that the corporation was having too much of its printing done in the East. General Manager Calvin makes the statement that the company is spending more money in the West than at any previous time in its history, and that it is the desire of the management to expend all it can, legitimately, in this city, and for the benefit of California generally. In the opinion of Mr. H. W. Postlethwaite, chairman of the committee, there is not much ground for complaint in this particular. However, all similar complaints will be given proper attention by the Association.

ASSOCIATION PARTICIPATES IN TRIP TO LOS ANGELES

DATA PRESENTED SHOWING SAN FRANCISCO'S PRIORITY OF CLAIM TO THE PANAMA CELEBRATION.

On the excursion of San Francisco business men and members of the Panama-Pacific International Exposition committee to Los Angeles, the Merchants' Association was officially represented by its president, Mr. Andrew M. Davis, by Secretary L. M. King and Director W. D. Fennimore. Other members of the Association participated. Several important conferences were held with representatives of San Diego and Los Angeles, and data was laid before them relating to the prior claim of San Francisco to the right to celebrate the completion of the Panama Canal, which will undoubtedly bring about a clearer understanding of the matter and a better feeling in regard to it. The excursion was successful from many points of view.

Security against charity frauds will swell the contributions to the real charities.

HOW THE BOSTON ELEVATED PREVENTS CHILD INJURIES

HAVING URCHINS EDUCATED NOT TO JUMP ON AND OFF CARS THAT ARE IN MOTION.

Notable in the line of general social betterment is the recent effort of the Boston Elevated Railway Company to reduce accidents to children in the towns where it operates street cars, by having the children educated to a sense of the risks they run in jumping on and off cars in motion. The results are indicated in a public statement of the company, to the following effect:

Injuries to Children—Stealing Rides and Jumping on and off Cars.—Seventy-three per cent reduction in one month results from co-operation of Parents, Public Authorities, Newspapers and the Company.

The campaign which the company undertook in its endeavor to educate the children of the cities and towns wherein the company operates to the danger of stealing rides and jumping on and off cars has been productive of such results that the company desires to acknowledge the hearty co-operation of the school and police authorities and the newspapers as well as that of parents.

In one month the reports received by the company of children stealing rides and jumping on and off cars have been decreased from 806 to 217 per week.

This must be gratifying to every one, especially to parents, and the company not only thanks all who have contributed to this result, but asks further and continued co-operation toward the end that the dangerous practices may be kept down to the minimum.

BOSTON ELEVATED RAILWAY CO.

The company inaugurated its campaign by sending copies of the following letter to the school committees of all the towns where it operates cars:

The Boston Elevated Railway Company wishes to call your attention to its desire to prevent as far as possible injuries to children resulting from the operation of its cars in and around — and if possible to enlist your active co-operation to this end. In spite of every reasonable precaution taken by the company and the generally careful operation of its cars by its employees, distressing accidents happen more often than we believe they would if the children were carefully instructed by those in authority concerning the danger of careless playing in the streets and of stealing rides on the cars.

The fact that thus far in the experience of the company the courts have not in a single instance held the motorman responsible for the death of a child would seem to justify one in assuming that greater care on the part of the injured would result in lessening the number of such accidents.

The company therefore respectfully suggests and believes that such warning to the children attending the schools of . . . as you may see fit to have given will tend to diminish these accidents and the sufferings and grief resulting therefrom.

If agreeable to you will you kindly have the matter brought before the teachers and scholars in such form as you deem best?

Very respectfully,
BOSTON ELEVATED RAILWAY CO.

WHAT PAVING AND CURBING ARE LIKELY TO COST YOU

SECRETARY OF THE MERCHANTS' ASSOCIATION EXPLAINS PRICES THAT INTEREST MANY PEOPLE.

The following letter to a member of the Association is explanatory of things so many citizens want to know that we reproduce it for the general benefit:

San Francisco, January 4th, 1910.
Mr. — — —, Dear Sir:—

Relying to your letter of December 31st relative to the prices quoted you for asphalt paving and for curbing, we would reply as follows: Prices for bituminous rock and asphalt, or asphalt paving in various parts of the city where the work had been done by public contract after bids had been advertised for, during the last six months have been ranging from 25c to 45c a square foot, and for granite curbing the prices have ranged from \$1.25 to \$1.40 per lineal foot.

The price depends somewhat upon the location of the street to be paved and the distance the material

has to be hauled. We do not consider \$1.25 as being an unreasonable price provided it is for first-class pavement laid on six inches of foundation according to the city specifications. \$1.25 has been about as low as granite curbing has been laid and we understand that it has recently advanced to \$1.30 and \$1.35.

Your work would be done under what is known as the private contract mode. Property owners have the right to pave their streets themselves by private contract provided the pavement laid is in accordance with the city specifications, for if this is not done the city will not accept the pavement after it is laid. The private contract method is open to many abuses, but still it is generally followed.

If you should have this work done, before you pay your share you should require the contractor to furnish you with a certificate from the city showing that the work has been done in accordance with the specifications and had been accepted by the city.

Yours very truly,
L. M. KING, Secretary.

TOKYO MUSEUM WILL GIVE MERCHANTS INFORMATION

Japanese Government Agency to Work for the Expansion of Commercial Relations.

Information of importance to merchants contemplating an extension of their business with Japan can now be obtained by communicating with the Government Commercial Museum of Tokyo, which has for its purpose the advancement of the commercial relations of Japan with foreign countries. In a letter to the president of the Merchants' Association Hon. Matsuzo Nagai, Acting Consul-General of Japan, says:

Dear Sir—I am in receipt of a communication from the Government Commercial Museum of Tokyo, requesting me, if possible, to secure the co-operation of organizations similar to your own in procuring data and furnishing information upon business and industrial subjects which may be of mutual interest to the merchants of both countries. The purpose of the Museum is to open up communication with foreign commercial bodies and establish relations which may give to it the character of an intermediary for the promotion of international trade.

The Tokyo Museum was established in 1896, and, in addition to placing on exhibition such samples as it can procure of domestic and foreign products and manufactures, it undertakes to institute inquiries and conduct investigations into all commercial subjects. In a word, it aims to make of itself a useful agency for the advancement of the commercial relations of Japan with foreign countries. Believing that the proposition is one in which your organization will be interested, I beg to suggest that you avail yourself of any opportunity to make use of the good offices tendered, and I can assure you that any communications addressed to the Museum management will be gladly received and have careful consideration.

Trusting to be favored with an expression of your views on the subject, I beg to remain,

Very respectfully,
(Signed) MATSUZO NAGAI,
Acting Consul General of Japan.

The Association has communicated to Mr. Nagai the assurance that it will be glad to co-operate with the Tokyo Museum in every way possible.

ASSOCIATION WILL ASSIST OAKLAND'S HARBOR PLANS

Regards the Improvement Asked for as Valuable to the Whole Bay Region.

A communication has been received from the president of the Oakland Chamber of Commerce, asking the Merchants' Association to assist in securing appropriations from Congress for the improvement of San Francisco Bay, including Oakland harbor. Regarding the improvement of Oakland harbor as of advantage to the whole bay region, the Board of Directors will either co-operate with the other commercial bodies to this end or will separately ask Congressman Kahn to use his best offices.

HELPING THE ASSOCIATION TO HELP SAN FRANCISCO

Interest in the Work of the Organization Is Spreading Among Business Men.

Most encouraging to the board of directors are the frequent additions to the membership of the Merchants' Association. During the past month the following have joined the organization:

E. D. Connolly, Lumber, 2401 San Jose Avenue.
Willamette Pulp and Paper Co., Paper Manufacturers, 722 Montgomery Street.

Otto Francis Westphal, D. D. S., Dentist, 1424 Gough Street.

Payot, Stratford & Kerr, Printers and Stationers, 62 Fremont Street.

F. S. Johnson, Wholesale Saddlery, 570 Howard Street.

Charles Berwin, Furs, 39 Grant Avenue.

SAN FRANCISCO CLEARINGS TELL ENCOURAGING STORY

First Week of the New Year Opens with Over Fifty Millions.

San Francisco clearings have heretofore been exclusive of the operations of the United States sub-treasury. The sub-treasury was, however, made a member of the Clearing House Association on December 30, 1909, and began clearing in that manner on January 18th. For the 18th, 19th and 20th the government's clearings amounted to \$1,275,000, a small proportion, which will probably increase. The clearings of San Francisco for the week ending January 20th were \$45,862,000.

If we may judge from the bank clearings, San Francisco did a good Christmas business. For the week ending Dec. 18, the clearings were \$48,064,306, as against \$39,618,748 for the corresponding week of 1908. For five days ending Dec. 24, they aggregated \$37,398,990, as against \$29,383,430 for the corresponding five days of 1908.

For the month, in 1909, the clearings were \$193,624,230, and for the same month of 1908 they were \$163,397,085, or over 18 per cent.

In offering San Francisco bonds for sale a banking house of national reputation with branches at New York, Chicago, Philadelphia and this city, says:

San Francisco, in population the ninth city of the United States, is the financial and commercial metropolis of the Pacific Coast. Its geographical position and physical advantages make it a logical and inevitable center of trade between the rapidly developing and awakening countries of the Orient and the United States. The manufacturing and agricultural productions of the ten great producing counties of California bordering directly on the various arms of the San Francisco Bay amounted last year to \$319,650,000, nearly one half of the total of the State, reported as \$650,000,000.

Bank deposits on Nov. 15, 1909, according to the official figures of the State Superintendent of Banking, amounted to	\$ 216,735,785
As compared with deposits in Los Angeles (the second city in importance in the State) of	63,212,744
Bank clearings for the first ten months of 1909 amounted to	1,598,685,903
As compared with the combined clearings of the five cities of Los Angeles, Seattle, Portland, Tacoma and Spokane, of	1,727,147,930
The value of exports for the first eleven months of 1909 was	41,874,613
Of imports for the same period	47,660,402

For the week ending Jan. 8, 1910, the clearings of San Francisco reached \$50,255,480.18. For the corresponding week of 1909 they were \$38,577,493.85.

THINKS THE CITY FATHERS SHOULD CHANGE BY DEGREES

Supervisor Harris Believes it Would be an Improvement Over Present Conditions.

Electing supervisors in rotation so that the city should always have the services of some men of experience on the board is suggested by Supervisor Matt Harris, appointed to fill the unexpired term of Supervisor Payot, and also elected supervisor on the Republican and Good Government tickets on Nov. 2. Mr. Harris writes in part:

Merchants' Association—Gentlemen: The Merchants and all organized bodies should formulate some plan whereby the board of supervisors could be elected in installments—six to go out every two years.

As business men you would not think of changing your office force every two years and putting new men in their places to run the business. While there are secrets with the business man, there are no secrets with the city business, but it is a business proposition just the same.

My object in this is simply to give the city the benefit of the experience of twelve men for two years, if they make good, and if they do not we can get them out by petition; but if they are holding their positions at the end of the two years it is evidence of the fact that they are capable men, or they would not be left there.

I think it would be to the interest of the whole people to commence this at once. As some great philosopher says, "Do it now."

Yours very truly, Matt Harris.

The suggestion has been referred to a special committee on charter amendments, and will be considered in connection with other suggested changes during the coming year, some of which may be submitted to the public at the November election.

PARK COMMISSION WILL HOUSE PHILIPPINE WOODS

Collection Brought to This Country will Form Nucleus of Permanent Exhibit.

On request of the Merchants' Association, the Park Commission has decided to accept the custody of the exhibit of Philippine woods, brought to this country by Hamilton Wright, and to house it in a special department of the park museum, where it may form the nucleus of a permanent Philippine display.

This exhibit was prepared by the Philippine Insular government at the suggestion of Mr. Wright, for display in the Pacific Commercial Museum. It arrived in San Francisco just after the fire and has been in storage ever since awaiting some method of permanent disposal. The principal feature of the collection is a fine display of Philippine hardwoods, which should be of the greatest interest to our furniture dealers and manufacturers, as it will show the resources of the islands as a source of supply for such material.

It is the desire of the Park Commissioners to have the display housed in a special room, where it may be added to from time to time until it has grown into the leading Philippine exhibit in this country. It is felt that the Park Museum is the best possible place for it, as it will there be accessible to thousands of people, and will thus prove of correspondingly wide benefit.

Director H. W. Postlethwaite, who was recently compelled to go to London on business, has been granted ninety days' leave of absence. Mr. Postlethwaite endeavored to resign on account of his enforced absence, but his resignation was not accepted.

HELPS SACRAMENTO GET FRUIT JOBBERS' CONVENTION

Sacramento will get the next convention of the Western Fruit Jobbers. To this result the Merchants' Association contributed the following dispatch to the convention of the Fruit Jobbers at Denver:

San Francisco, January 7th, 1910.
To Mr. C. B. Wilmuth,

Brown Palace Hotel, Denver, Colorado.

We strongly urge holding next Fruit Jobbers' Convention at Sacramento, Cal. Sacramento is center of a great fruit producing and shipping region and offers unique advantages and opportunities for study of fruit jobbing question, including preheating that will be both interesting and instructive to delegates.

From the MERCHANTS' ASSOCIATION
OF SAN FRANCISCO

Andrew M. Davis, President.

This was received in reply:

Denver, Colo., Jan. 7, 1910.

Andrew M. Davis, President,

Merchants' Association, San Francisco.

Thanks to your help we win for Sacramento 1911 convention.

G. X. WENDLING.

SUBURBAN TRAFFIC IS HELPED BY SWITCH TRACK

One good result of the work of the Merchants' Association may be seen at Fifth and Market streets, where the San Mateo car is enabled to stand on the Fifth street track while a sewer is being constructed in Fifth street. It then starts on its trip via Market Street, gaining Mission Street over a switch track at Eighth, the permit for which the Merchants' Association urged the Supervisors to grant, in order to provide against just such emergencies. If it were not for this switch this traffic would now be seriously inconvenienced.

SUB-TREASURY IS WANTED FOR NEW SAN FRANCISCO

In conjunction with other commercial organizations, the Merchants' Association is endeavoring to secure a federal appropriation for a sub-treasury on the site recently purchased by the government for that purpose at the southwest corner of Pine and Sansome streets. A memorial to Congress is being prepared which will demonstrate the propriety of doing something creditable for a city that has done so much for itself.

TWO YEARS HAVE PASSED SINCE LAST PLAGUE CASE

Two years have passed since the last case of human plague in San Francisco, and over a year has elapsed since the last infected rat was trapped, notwithstanding the fact that over 1800 rats were caught by the Public Health and Marine Hospital service in the week ending Dec. 18, 1909. This is not only a gratifying showing, but amounts to a demonstration that the clean bill of health given the city by the sanitary authorities was not a mistake.

Possibly the best way to get the Twin Peaks tunnel would be to locate the Panama-Pacific Exposition on the Spring Valley lands to the south of the Parkside Realty holdings. That would make the tunnel an economic necessity immediately.

If the neighborhood of San Francisco fails to become a popular field for aviation it will be because the yachting is so good.

WHY PROPERTY OWNERS SHOULD HELP THE ARMORY

In urging property owners to subscribe to the fund for a National Guard armory site in San Francisco, the Real Estate Board correctly puts the matter thus:

The armory means to San Francisco, first, an impetus to its National Guard; second, a place for its young men to congregate; third, a protection to the property interests of the city and the State; fourth, the immediate expenditure of \$420,000 of State funds in the city of San Francisco; fifth, an adornment of the city. It is proposed that this building shall include reading rooms, gymnasiums, baths and club-rooms. The site has been selected. It consists of a block of land at the corner of Van Ness Avenue and Bay Street. The price to be paid is \$100,000. As the work of a Coast Artillery is all on the fortifications and big guns, the proximity of the site selected to Fort Mason, the Presidio reservation and the water front was taken into consideration. The selection has received the approval of the Governor.

At the request of the California Development Board, the Merchants' Association has appointed a committee of three, consisting of directors Law, Scott and Boardman, to act with a similar committee from the Development Board, Col. Pippy, John Rothschild and W. J. Dutton, in securing government action for the improvement of the Presidio.

In 1915, the whole world should have a chance to go "through the Canal" right here in San Francisco. One enthusiast suggests that we call the row of concessions by that name, and it will be hard to think of a better. At any rate, there is nothing dry about it.

Merchants' Association

OFFICERS AND DIRECTORS

ANDREW M. DAVIS	President
	The Emporium
C. K. MCINTOSH	First Vice-President
	S. F. National Bank
R. H. SWAYNE	Second Vice-President
	Swayne & Hoyt
BYRON MAUZY	Treasurer
	B. Mauzy Piano Co.
R. S. ATKINS	Robert S. Atkins
EUGENE J. BATES	Hulse, Bradford & Co.
GUSTAVE BRENNER	Gore Impr. Co.
GEORGE C. BOARDMAN, JR.	Boardman Bros. & Co.
W. D. FENNIMORE	Cal. Optical Co.
H. W. POSTLETHWAITE	Holmes Lime Co.
M. H. ROBBINS, JR.	Otis Elevator Co.
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Ilastings Clothing Co.
I. O. UPHAM	Isaac Upham Co.
L. M. KING	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
FRANK M. TODD	Editor Review

STANDING COMMITTEES

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Frank I. Turner	
	W. D. FENNIMORE
Publicity and Promotion	
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HARTLAND LAW	R. S. ATKINS
Trade and Finance	
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R. S. ATKINS	EUGENE J. BATES

Reliable Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,400 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Mer-
chants' Association of San Francisco

Frank J. Symmes, Ex-President Mer-
chants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.	Price, Waterhouse & Co...310 Sansome	ADVERTISING.	Burnham, D. H., & Co....Merchants Ex.
Amrath, Greenhood & Jansen.....	Ruckstell, John R. Claus Spreckels Bldg.	Cooper, F. J.....18 Montgomery	Colley, C. J. ....Pacific Bldg.
.....Monadnock Bldg.	Rowe, C. V.....Room 247, 268 Market	Green, J. Chas., Co.....	Curlett, William .....Phelan Bldg.
H. M. Brace.....Chronicle Bldg.		.....Stevenson and Clinton Park	Dutton, L. B. ....Chronicle Bldg.
Barrow, Wade, Guthrie & Co.....		Johnston-Dienstag-Ayers...130 Kearny	Holmes, Edward L. ....338 Pine
.....310 Sansome		Knapp, Wm., & Co.....747 Sansome	Leonard, Jos. A. ....903 Phelan Bldg.
Herrick, Lester & Herrick.....	Heitz, Louis.....149 California	.....AMMUNITION.	McDougall Bros. ....353 Russ Bldg.
.....Merchants Exchange Bldg.		The Peters Cartridge Co....608 Howard	Meussdorffer, C. A.
Lomax, W. B. ....Chronicle Bldg.		.....ARCHITECTS.	Humboldt Bank Bldg.
McLaren, Goode & Co.....	E. D. Bullard...Rooms 221-223, 268 Mkt.	Barth, Hermann.....12 Geary	
.....Thos. Clunie Bldg.			

Meyer, Frederick H., Humboldt Bldg.
Meyers, Henry H., 1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Reid Bros., Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co.,
..... 311 Crocker Bldg.

ART GLASS.
California Art Glass B. & C. Works,
..... 768 Mission

ART GOODS.
Gump, S. & G., Co.,
..... 246 Post
Sanborn, Vail & Co.,
..... 847 Mission
Schussler Bros.,
..... 1218 Sutter
Vickery, Atkins & Torrey,
..... 550 Sutter

ARTESIAN WELLS.
Lowe, J. W.,
..... 7 Spear

ARTESIAN WELL TOOLS.
American Tool Works,
..... 109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Manville Co.,
..... 127 New Montgomery

ATTORNEYS AT LAW.
Bancroft, Philip,
..... Monadnock Bldg.
Blakeman, T. Z.,
..... 623 Sansome
Chamberlain, J. P.,
..... 378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex., Bldg.
Frank, Nathan H., Mer. Ex., Building
Heller, E. S.,
..... Union Trust Bldg.
Houghton & Houghton, Merchants Ex.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G.,
..... Crocker Bldg.
Keyes, A. D.,
..... Humboldt Bank Bldg.
Kierulff, T. C.,
..... Foxcroft Bldg.
Lake, Frederick B.,
..... 2008 Lyon
McNab, Gavin,
..... 1208 Metropolis Bank Bldg.
McCutcheon, Edw. J.,
..... Merchants Ex.
Montague, H. B.,
..... 250 Montgomery
Morrison, Cope & Brobeck,
..... Crocker Bldg.
Naylor & Riggins,
..... 427 Sheldon Bldg.
Page, Chas.,
..... 2518 Pacific Ave.
Peixotto, Edgar D.,
..... Russ Bldg.
Putnam, Osgood,
..... 519 California
Scheeline, S. C.,
..... 417 Montgomery
Son, Chas. A.,
..... 837 Mission
Smith, Sidney V.,
..... Merchants Exchange
Thomas, Gerstle, Frick & Beedy,
..... 310 Sansome

AUCTIONEERS.
Chase, Fred H. & Co.,
..... 478 Valencia

AUTOMOBILES.
Leavitt, J. W., Co.,
..... 300 Golden Gate
Pioneer Automobile Co.,
..... 724 Golden Gate

AUTOMOBILE SUPPLIES.
Chanslor & Lyon Motor Supply Co.,
..... 501 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co., Sansome & Vallejo
Schmidt, Johann,
..... 119 Drumm

BAKERIES.

California Baking Co., Eddy & Fillmore
Young & Swain Baking Co.,
..... 1433 Devisa

BANKS & BANKERS.

American National Bank,
..... Merchants' Exchange Bldg.
Anglo and London-Paris National
Bank,
..... Pine and Sansome
Anglo-California Trust Co.,
..... 16th & Mission

Bank of California,
..... 422 California
Bank of Italy,
..... 552 Montgomery

Batchelder, Geo. A.,
..... First Natl. Bank Bldg.
Canadian Bk. of Commerce, Cal. & S'some
Central Trust Co.,
..... Sansome & Market
Citizens' State Bk.,
..... 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co.,
..... 100 Mtgy
French-American Bank of Savings,
..... 108 Sutter

German S. & L. Society,
..... 526 California
Hibernia S. & L. Soc., McAllister & Jones
Humboldt Savings Bank,
..... 785 Market

International Bank'g Co.,
..... Mills Bldg.
Italian-American Bk., Montg. & Sacto.
Marine Trust and Savings Bank,
..... 100 Market

Mechanics Savings Bank,
..... Mason and Market
Mercantile Trust Co. of S. F.,
..... 464 Cal.

Meyer, Daniel,
..... Pine and Sansome
Mission Bank, The,
..... 16th & Julian Ave.

Mission Savings Bank,
..... 2631 Mission
Mutual Savings Bk. of S. F.,
..... 708 Mkt.

Russo-Chinese Bank,
..... 417 Montgomery
Rollins, E. H. & Son,
..... First Natl. Bank Bldg.

Savings and Loan Society,
..... 101 Montg.
San Francisco National Bank,
..... 450 California

S. F. Savings Union,
..... Montg. & Cal.
Seaboard National Bank,
..... 101 Market

Security Savings Bank,
..... 316 Montgomery
Swiss-American Bank,
..... 1432 Fillmore

Wells-Fargo-Nevada National Bank
of San Francisco,
..... Union Trust Bldg.

Western National Bank of San Fran-
cisco,
..... Powell & Market

Yokohama Specie Bank,
..... 415 Sansome

HARBERS' SUPPLIES.

Deckelmann Bros.,
..... 162 Turk

HEER BOTTLERS.

Blue and Gold Bottling Co.,
..... 2745 16th
Fredericksburg Bot. Co.,
..... 18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co.,
..... 317 Howard
Heins, Alex., Belting Co.,
..... 2413 Harrison

BOILER WORKS.

Eureka Boiler Works,
..... 57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works,
..... 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The,
..... 270 Valencia
Malloye, F. Co.,
..... 251 Bush
Phillips, Wm. R., Co.,
..... 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch,
..... 565 Mkt.
Elder, Paul,
..... 239 Grant Ave.
Robertson, A. M.,
..... 222 Stockton
San Francisco News Co.,
..... 747 Howard
Whitaker & Ray Co.,
..... 770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co.,
..... 557 Mission
Heim, F. L.,
..... 156 Powell
Koenig Shoe Co., The,
..... Kearny & Post
Mauzy & Reid Shoe Co.,
..... 587 Mission
Nolan-Earl Shoe Co.,
..... 727 Mission
Philadelphia Shoe Co.,
..... 825 Market
Rosenbaum Bros.,
..... 343 Kearny
Rosenthal's, Inc.,
..... 151 Post
Royal Shoe Co.,
..... 738 Market
Sommer & Kaufman,
..... 836 Market
United Workingmen's Boot & Shoe
Co.,
..... 156 Second
Williams-Marvin Co.,
..... 660-664 Howard
Wolf, H., & Bro.,
..... 1609 Fillmore

BOX FACTORIES.

California Pine Box and Lumber Co.,
..... 1244 Flood Bldg.
Korbel Box Factory,
..... 2014 Bryant
Pacific Box Factory,
..... Clay & Front

BREWERIES.

Burnell & Co.,
..... Jones & O'Farrell
Hibernia Brewery,
..... 1241 Howard
Lochbaum & Co., A. H.,
..... 125 King
Union Brewing & Malting Co.,
..... Eighteenth & Florida

BREWERS' AGENTS.

Olympia Beer Co.,
..... 1423 Sansome

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co.,
..... 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co.,
..... Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D., & Co.,
..... 544 Sansome
Hohweisner, C. & Co.,
..... 511 Wash.
Mayhew, F. E., & Co.,
..... Battery & Wash.
Mattoon & Co.,
..... 516 Battery
Swayne, Hoyt & Co.,
..... 412 Battery

BROKERS—DRUG.

Serwe & Prien Co., Freemont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E.,
..... 91 Drumm
DuVal, W. M., & Co.,
..... 112 Market
Maillard & Schmeidell,
..... Sac. & Front
Page Bros.,
..... 414 Montgomery
Tozer, R. M.,
..... 868 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J., & Co.,
..... 480 California
Doubleday, D. G.,
..... 157 Sutter
Girvin & Eyre,
..... Merchants Ex., Bldg.
Irvine, James,
..... Crocker Bldg.
Politzer, Alex,
..... 1810 Fillmore
Pollitz, Edw., & Co.,
..... 419 California
Toplitz, Jos. B.,
..... 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association,
..... Market, Golden Gate & Taylor
Pacific States Savings & Loan Company,
..... 569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co., Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Holden-Deuprey Co.,
..... 126 W. Mission
Levy, Oscar S.,
..... 15 Second
Lilley & Thurston Co., The,
..... 82 Second
Waterhouse & Price,
..... 59 Third

BUTCHERS.

Baccus, R. T.,
..... Haight & Shrader
Bayle-Lacoste & Co., California Market
Clayburgh & George,
..... 333 Kearny
Finke, Fred H.,
..... 10 East
Herman, Benj., & Son, Bush & Franklin

Meyers, J., & Co.,
..... California Market

Miller & Lux,
..... Merchants Exchange Bldg.

Patek, F., & Co.,
..... 916 Larkin

Roberts, W. F.,
..... 2819 California

Schweitzer, J., & Co.,
..... 1412 Bush

Taaffe, Wm., & Co.,
..... Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co.,
..... 211, 215 Fourth

CAN MANUFACTURERS.

American Can Co.,
..... 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co.,
..... 18th & Minnesota

Cal. Fruit Canners' Ass'n,
..... 120 Market

Golden State Asparagus Co.,
..... 16 Calif.

Hunt Bros. Co.,
..... 112 Market

Spanish-American Food Co.,
..... 180 Eric

CAPITALISTS.

Bishop, Chas. R.,
..... Clunie Bldg.

Borel, Ant., & Co.,
..... Montg'y nr Sac'to

Brittan, N. J.,
..... Pacific-Union Club

Dean, W. E.,
..... 818 Kohl Bldg.

Delger, Edward F.,
..... Delger Bldg., 6th & Market

Fontana, Mark J.,
..... 120 Market

Hopkins, E. W.,
..... 354 Pine

Mackay, Clarence H.,
..... New York City

Martin, Walter S.,
..... 702 Call Bldg.

Moore, A. A., Jr.,
..... 15 Second

Payot, Henry,
..... 918 Ellis

Phelan, James D.,
..... Phelan Bldg.

Pope, Geo. A.,
..... 1014 Kohl Bldg.

Smith, F. M.,
..... Albany Block, Oakland

Spring Valley Water Co.,
..... 375 Sutter

Thomas, H. W.,
..... 268 Market

R. R. Thompson Estate Co.,
..... Merchants Exchange Bldg.

Whitney Estate Co.,
..... 117 Geary

CARBONATE AND GRINDING MACHINERY.

Ward, Fred, & Son,
..... First & Howard

CARPENTERS AND BUILDERS.

Healey & Gillespie,
..... 714 Market

Miller, Geo. E.,
.....

Seatena, L., & Co. 104 Washington
Schultz-Hansen Co. 330 Drumm
Schwartz Bros. 701 Union Trust Bldg.
Sloss, Louis, & Co. 310 Sansome
Southern Pac. Mill Co. Royal Ins. Bldg.
Von Husen & Co. 400 Davis
Vanvalves, M. D. 117 Washington
Welbanks & Co. 224 Drumm
Welch & Co. 244 California
Western Creameries Co. Cal. & Davis
Wetmore Bros. 150 Front
Whitney, C. E., & Co. Third and Mission
Wolff, Wm., & Co. 52 Beale
Wolf & Sons. 245 Drumm
Wolfen, Max & Co. 421 Front

CONFECTIONERS.

Blum, S. California & Devisadero
Demartini, L. Supply Co. Front & Pine
Gruenhagen Bros. 1610 Van Ness Ave.
Haas, Geo., & Son. 770 Market
Lechters Bros. 1242 Devisadero
Maskey, Frank. Kearny, near Market
Rhine, Henry, & Co. 19th & Bryant
Townsend, W. S. 755 Market

CONTRACTORS.

Chadwick & Sykes. 418 Crocker Bldg.
City Street Improvement Co.
Merchants Exchange Bldg.
Clinton Fireproofing Co.
.... 841 Monadnock Bldg.
Hausen, F. L. 127 Montgomery
Penny, Isaac. Hotel St. Francis
Ransom Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard. 518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons. 779 Market
Masow & Morrison. 518 Monadnock Bldg.

COOPERS.

California Barrel Co. 22nd & Illinois
Carl Cooperage Co. 54 Boardman
Woerner, David, (Est. of) 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W.
.... 1104 Metropolis Bank Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co. 728 Mission

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co. 46 Beale
Cowen-Heineberg Co. 365 Market
Nathan-Dohrmann Co. Stock'n & Geary
Schloss Crockery Co. 17-19 Beale

CRUSHED ROCK.

Gray Bros. 2nd & Mission

CURIO DEALERS.

Hettrich, A. L., Co. 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTISTS.

Flood, A. M., D. D. S. 1240 Stockton
Platt, Frank L., D. D. S.
.... Geary & Powell
Westphal, Otto Francis, D. D. S.
.... 1424 Gough

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th
Prager's. Market & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 46 Sutter
Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Frankel Display Fix. Co. 134 Sansome

DOORS AND WINDOWS.

California Door Co. 43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co. 97 Sacramento
Cartwright Draying Co.
.... Main and Mission
Emmons, G. W. 438 Market
Farnsworth & Ruggles. 109 Davis
McNab & Smith. 38 Davis
Overland Freight & Trans. Co. 35 2nd
Pierce-Rudolph Storage Co. 1450 Eddy
Rode, C. B., & Co. 102 Pine
Strauss, K. 130 Pine
Teele & Co. 764 Clay
Western Trans. & Strg. Co. 223 Front
Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co. 255 California
Griffin & Skelley Co. 16 California
Guggenheim & Co. Sac'to & Davis
Otzen Packing Co. 423 Drumm
Phoenix Packing Co. 16 California
Rosenberg Bros. Co. 153 California

DRUGGISTS.

Ayers, Edw. N. Van Ness & Geary
Baer Drug Co. 722 Market
Boericke & Runyon. 140 Powell
Broemmel, J. G. B. 2501 California

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co. 307 Crocker Bldg.

FOUNDRIES.

Enterprise Foundry Co. 2902 19th St.

FRUITS AND VEGETABLES.

Oney & Goetting. California Market

FURNITURE.

Bateman, Wm. 1913 Bryant

Breuner, John, Co. 1451 Van Ness

Cordes Furniture Co. Geary & Powell

Eastern Outfitting Co. 1017 Market

Fredericks, J., Co. 815 Ellis

Friedman, M., & Co. 259 Post

Gullixson Bros. 2086 Market

Indianapolis Furniture Co. 833 Mission

Kreiss, L., & Sons. Van Ness & Sutter

Lachman Bros. 2019 Mission

Lavenson-Schlüter Co. 227 Post

Moore, Harry J., Furn. Co. 40 O'Farrel

Plum, Chas. M., & Co. 314 Sutter

Redlick-Newman Co. 2200 Mission

Sloane, W. & J., Co. 216 Sutter

Sterling Furniture Co. 1051 Market

Moore-Watson Dry Goods Co.

Bush & Sansome

Murphy, Grant & Co. Sansome & Bush

Nathan, A. 1562 Stockton

Newman & Levinson.

Stockton and O'Farrell

O'Connor, Moffatt & Co. 121 Post

Samuels, D., Lace House Co.

O'Farrell & Stockton

Schmidt, Ben. J., & Co. 35 Sansome

Schoenholz & Elshach. 2013 Fillmore

Strauss, Levi, & Co. Pine & Battery

Thursbacher, B. E. 16th & Folsom

Weill, Raphael, & Co. Sutter & Grant Av.

Weinstock, Lubin & Co. Post & Filmr

DYEING AND CLEANING.

Thomas, The F., Dyeing & Cleaning Works. 27 Tenth

Hickman, Henry. 3922 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co. McAllister & Polk

San Francisco Business College. 908 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co. 837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp. 46 Second

Electric Appliance Co. 726 Mission

Electric Railway & Manf'r Supply Co. 84-86 Second

General Electric Co. Union Trust Bldg.

Hetty Bros. 326 Ellis

Pacific States Electric Co. 133 New Montgomery

Summerhayes, W. R. 76 Folsom

Ind. Electric Const. Co. 381 Fulton

Westinghouse Electric Co.

.... Second & Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.

.... 1349-51 Mission

Golden West Plating Works. 355 First

Rudger-Morie Co. Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co. Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules, & Bro. 14 Sansome

ENGINEERS, CIVIL.

Luey, W. A.

Board of Trade Bldg., Portland, Ore.

Morser, E. J. 847 Monadnock Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick. 244 Kearny

Luther Wagoner. 910 Pacific Bldg.

Stut, J. C. H. 417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J. Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B. Sheldon Bldg.

ESSENTIAL OILS.

Boldermann, A. C., & Co.

.... Sacramento and Davis

Lueders, Geo., & Co. Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co. 16 First

Castle Bros. 149 California

De Fremery, J., & Co. 519 Mission

North American Mercantile Co.

.... 318 Front

Maldonado & Co. 49 California

Vignier, A., Inc. 611 Battery

Wieland Bros., Inc. 309 Davis

5c, 10c, AND 15c STORES.

Charlton, E. P., & Co. 768 Market

FIREWORKS.

Newton's California Fire Works Co.

.... 249 Front

FIREPROOFING.

San Francisco Fireproofing Co.

.... 1102 Metropolis Bank Bldg.

FLORISTS.

Sievers Floral Co. 70 Geary

FLOUR MILLS.

Sperry Flour Co. 313 Sansome

Stockton Milling Co. 112 California

FOOD CEREALS

Christensen & Goodwin...241 Sansome
Commercial Union Assurance Co., Ltd. Sansome & Halleck
Connor, John 430 California
Davis, J. B. F., & Son. Mont. & Sac'to
Dornin, John C. Kohl Bldg.
Wm. A. Drennan...604 Merchants Ex.
Duncan & Rehfisch....Sansome & Sac'to
Fireman's Fund Ins. Co., Cal. & Sansome
I. Gutte.....306 California
Herold, Rudolph, Jr....114 Russ Arcade
Hilman, John R., & Son.114 Russ Arcade
Insurance Co. of N. A. 343 Sansome
Kilgarif & Beaver...Post & Grant Ave.
Liverpool & London & Globe Ins. Co. 44 California
London & Lancashire Fire Insurance
Co. 571 Sacramento
London Assurance Corporation.....
...Sansome & Pine
Macdonald & Miles.....Russ Bldg.
Manheim, Dibbern & Co....453-455 Mtgy.
McNear & Wayman....Sansome & Sac'to
New Zealand Insurance Co. 343 Sansome
Pacific Mutual Life Insurance Co., The
...Post & Grant Ave.
Pacific Surety Co. 401 Sansome
Palache & Hewitt.....430 California
Potter, Edw. E. 578 Sacramento
Preferred Accident Ins. Co. 704 Market
Queen Insurance Co. Pine & Sansome
Royal Insurance Co. Pine & Sansome
Rosenthal, Louis. 315 California
Stovel, C. J. 136 Leidesdorff
Travelers' Ins. Co. Monadnock Bldg.
Waniorek, M. 201 Sansome
Ward, C. H. 211 Sansome
West Coast Life Ins. Co. 348 Pine
Whitely, Henry M....307 Merchants Ex.
Wilson, Horace.....407 Montgomery

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.
...Crocker Bldg.
Jennings, Rufus P. Merchants Ex.

IRON, ORNAMENTAL.

Sartorius Co. Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works.
...Main & Howard
Morton & Hedley.....215 Harrison
Risdon Iron Works....298 Steuart
Vulcan Iron Works.....604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mississippi
Taylor & Spottswood Co.
...343 Monadnock Bldg.
Woods & Huddart.....356 Market

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh, G. T., & Co. Powell and Post
Solomon, C., Jr. 314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros. 114 Sansome

JEWELERS.

Abrams, Henry M., Co. 717 Market
Andrews, A. 50 Kearny
Baldwin Jewelry Co. 1261 Van Ness Av.
California Jewelry Co. 704 Market
Carrau & Green.....214 Kearny
Dinkelpiel, J. S. 150 Post
Dorrance-Battin Co. Chronicle Bldg.
Eisenberg, A., & Co. Post & Kearny
Glindemann, W. 818 Market
Greenzweig, Geo., & Co. 150 Post
Hall, A. I., & Son. 150 Post
Hammersmith & Co., Sutter & Grant Av.
Isaacs, Abe. 756 Market
Judis, Alphonse, Co. 704 Market
Lehrberger, J. S., & Co. 704 Market
Mayer & Weinshenk....717 Market
Nordman Bros. 150 Post
Radke & Co. 218 Post
Schussler, M., & Co. 704 Market
Shreve & Co. Grant Ave. & Post
Sorensen, James A., & Co. 715 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co. 1506 Sacramento
KNITTED GOODS.

Pfister, J. J., Knitting Co. 739 Market
Gantner & Mattern Co., Post & Grant Av.

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.
...Grant Ave. & Sutter
Marks Bros. Commercial Bldg.
Magnin, L., & Co. Grant Ave. & Geary
Newbauer Bros. 37 Battery
Schwartz & Goodman....879 Market
Paragon, The....Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G. 140 Geary
LAMPS.
Boesch Lamp Co. 1135 Mission
Bauer Lamp Reflector & Electric Sign
Co. 528 Gough

LAUNDRIES.

La Grande Laundry Co. 234 Twelfth
Metropolitan Laundry Co.
...1148 Harrison
National Laundry Co. 3844 Eighteenth
San Francisco Laundry....1408 Turk
White Star Laundry.....385 Eighth

LAUNDRY MACHINERY.

Western Laundry Machinery Co.
...58 Fremont
Tray Laundry Mach. Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.

Gosinsky & Co. 747 Sansome
Kohlberg & Co. 526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co. 431 Battery
Harpham & Jansen....524 Washington
Kauffman, Davidson & Semmel.137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co. 95 Market
Holmes Lime Co. 704 Market

LITHOGRAPHERS.

Britton & Rey.....215 Bay
California Lithograph Co., Inc.
...509 Sansome
Galloway Lithograph Co. 513 Howard
Olsen, O. E., Lithograph Co. 330 Jackson
Schmidt Lithograph Co. 2nd & Bryant
Union Lithograph Co. 741 Harrison

LIVERY STABLES.

Christensen, E. C., & Son.1210 Valencia
Clemens, C. J. 316 Fulton
Kelly, Thomas, & Sons. Pine & Franklin
Pease, E. R. 1009 Valencia

LUMBER DEALERS.

Aeme Lumber Co. 1014 Crocker Bldg.
Casper Lumber Co. 810 Kohl Bldg.
Collins, Geo. II. 502 California
Conolley, E. D. 2401 San Jose Ave.
Dodge, E. J., & Co. 16 California
Dolbeer & Carson Co. Merchants Ex.
Ford, Chas. D., Co. Merchants Ex.
Grays Harbor Commercial Co.
...Foot of Third St.
Grenewald, Otto II.
...901 Alaska Commercial Bldg.
Hammond Lumber Co. McHts Ex. Bldg.
Hihn, F. A., Co. Santa Cruz
Hobbs-Wall & Co. Fife Bldg.
Hooper, C. A., & Co. Balboa Bldg.
Hooper, F. P. & J. A. 110 Market
Howard, E. A., & Co. 20 Howard
Hunie, G. W., & Co. 713 Marvin Bldg.
Independent Lumber Co.
...Mutual Savings Bank Bldg.
Kruse, J. S. Twenty-third & Shotwell
Meyer, Adolph. 1510 Devisadero
Pacific Lumber Co. 16 California
Pope & Talbot. Foot of Third St.
Schouten, J. W., & Co. 738 Bryant
Seymour & Elliot. 142 Townsend
Simpson Lumber Co. 112 Market
Slade, S. E., Lumber Co. 112 Market
Soule, John F. 112 Market
Standish Hickey Lumber Co.
...Crocker Bldg.
Tacoma Mill Co. 310 Sansome
Templeman, Henry. 42 Market
Truckee Lumber Co.
...First National Bank Bldg.
Union Lumber Co. Crocker Bldg.
Van Arsdale-Harris Lumber Co.
...Fifth & Brannan
Wendling, G. X. James Flood Bldg.
White, L. E., Co. Balboa Bldg.

MACARONI MANUFACTURERS.

Splivalo, C. R., Co. 956 Bryant
Podesta, L. R. 512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co.
...523 Market
California Tool Works....181 Beale
Compressed Air Machinery Co.
...Jessie & Eckert
Cyclops Iron Works....223 Main
Evans, C. H., & Co. 183 Fremont
Garratt, W. T., Co. Fremont & Natoma
Henshaw-Bulkeley Co. 19 Fremont
Hewitt Machinery Co. 59 Second
Marwedel, C. W. 256 Ninth
Meese & Gottfried Co. 55 Main
Moore, Chas. C., & Co. 63 First
Pacific Tool & Supply Co. 402 Mission
Pennington, G. W., & Sons. 313 Folsom
Pierson, Roeding & Co. Monadnock B.
Union Iron Works....Potrero, S. F.
Western Tool & Supply Co.
...562 Howard
Young, A. L., Machinery Co. 28 Fremont

MANIFOLDING BOOKS.

L. A. Johnston, Salesman Pacific
Manifolding Book Co.
...125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter....561 Mission
MANUFACTURERS' AGENTS.

Alden, S. F., & Co. 560 Crocker Bldg.
Coates, A. H. 576 Mission
Eherhard, Geo. F., Co. The.
...360-362 Fremont
Freer, Burr W. 717 Market
French & Linforth. Wells Fargo Bldg.
Hughson & Merten....544 Van Ness
Lusccombe & Isaacs....32 Battery
McLeod Mercantile Co. 143 Bush
Morgan & Allen Co. 717 Market
Robinson Bros. Third & Mission
Salch, Geo. C., Co. 743 Mission
Simonds, S. E., Co. 114 Sansome
The Maydwell Co. 461 Market
Western Importing Co. 1934 Van Ness

MARBLE WORKS.

Musto, Jos., Sons-Keenan Co.
...535-565 North Point

MATTRESSES AND UPHOLSTERY.

Cleese, John P., Co. 18th and York
Crescent Feather Co. 19th & Harrison
Hoey, John....Rhode Island & Alameda

MEN'S FURNISHING GOODS.

Berger, Nat. 1449 Fillmore
Berger, Sam. 1449 Fillmore
Bullock & Jones. Post & Kearny
Cluett, Peabody & Co. How'd & Hd. Ct.
Ellis, Milton & Co. 7 Stockton
Dorey & Cunningham....65 Market
Greenebaum, Weil & Michels.
...Mission, bet. 3d & 4th
Hansen & Elrick.
...Montgomery & California
Neustadter Bros. First & Mission
Rogerson, J. C. 1017 Valencia
Toggery, The. Montgomery & California

MERCHANT TAILORS.

Bernstein, Sam. 180 Sutter
Growall, W. L., Co. 704 Market
Jacobi, J. M., & Co. Sutter & Montg.
Lyons, Chas. 1739 Market
Martin Bros. Humboldt Bank Bldg.
Reid, J., & Son. 833 Market
Steil, Henry, Co. 642 Market
Valentine, R. 189 O'Farrell

METAL WORKS.

Finn, John, Metal Works....234 Second
Pacific Metal Works....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. 154 Sutter
Columbia Dairy....231 Franklin
Jersey Farm Co. 436 Eighth
Standard Milk Co. 3201 Sixteenth

MILLINERY.

Butler-Schultz Co. 731 Market
Hinz & Landt. 883 Market
Holm & Nathan. 86 Third
Muller & Raas Co. 833 Market
Spencer & Mitau. 930 Market
Wolf, J. W. 23 Grant Ave.

MINERAL WATERS.

Eggers, Chas., & Co. 118 Eureka
Shasta Water Co. 6th & Brannan
Union Seltzer Water Co. 385 Ninth
Witter Medical Springs Co., Room
411, Westbank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co. Mills Bldg.
Bourn, W. B. 2550 Webster
Ralston, W. C. 201 Sansome

MINING MACHINERY.

Woodbury, Geo. E. 238 Townsend

NECKWEAR MANUFACTURERS.

Heineman, H. M. 1649 Bush
Samter, L., & Sons. 758 Mission

NECKWEAR—WHOLESALE.

California Neckwear Co. 14 Sansome

NEWS DEALERS.

Foster & Orear. Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W. 560 Mills Bldg.
Son Bros. & Co. 837 Mission

NUT DEALERS.

Sunset Nut Shelling Co. 427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc. 509 Market

Yawman & Erbe Mfg. Co. 712 Mission

OILS.

Porter, W. S. 2029 California
Standard Oil Co. 461 Market

OPTICIANS.

Berteling Optical Co. 186 Geary
California Optical Co. 181 Post
Chinn-Beretta Optical Co. 120 Geary
Hirsch & Kaiser. 218 Post
Kahn, Geo. H. 34 Kearny
Kahn, Henry, & Co. 644 Market

OYSTER DEALERS.

Darbee & Immel....1886 Fillmore

Morgan Oyster Co., The. 614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n.
...Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.

Willits & Patterson. Fife Bldg.

PAINTS AND OILS.

Bass-Heuter Paint Co. 816 Mission
Clinch, C. G., & Co. 156 King

Emeric & Duncan. 663 Howard

Fuller, W. P., & Co. 301 Mission

Magner Bros. 419 Jackson

Nason, R. N., & Co. Utah & Fifteenth

Whittier-Coburn Co. Howard & Beale

PAINTERS AND PAPER HANGERS.

Brace, N. 459 Valencia</

PUBLISHERS.

Commercial News Pub. Co. 573 Commercial
Mitchell, Edw. H. 3363 Army
Mitchell, J. H. 717 Market
Recorder Printing & Publishing Co.
..... 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.
..... First & Howard
Price, G. W., Pump Co. 23 Stevenson
Worthington, Henry R. 148 First

RAILWAY EQUIPMENT.

Livermore, Norman B., Co.
..... Metropolis Bank Bldg

RATTAN WORKS.

Coulter's Rattan Works.... 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros & Co.
..... 251 Montgomery

Andrews, T. P. 404 Chronicle Bldg.
Armstrong-Quatman Co.
..... 227 Montgomery

Aronson Realty Co. 160 Sutter
Babin, Landry C., Co. 423 Kearny

Baldwin & Howell. 318 Kearny
Bancroft, Paul. Bancroft Bldg.

Bay Shore Real Estate Co., Inc.
..... 4392 San Bruno Ave.

Bew, Geo. E., & Co. 129 Sutter
Boardman Bros. & Co. 508 California

Bonfield & Ryan. 157 Sutter
Bovee, Toy & Co. 111 Montgomery

Browne, R. S., & Co. 129 Sutter
Clark, Curran. Russ Bldg.

Coffey, H. E. 1244 Masonic Ave.
Cowden, J. B. 339 Montgomery

Crim, W. H., & Co. Monadnock Bldg.
Dibert & White. 656 Market

Easton, Wendell. 209 Monadnock Bldg.
Edwards, S. B. Mills Bldg.

Ehrenpfort, Wm. 801 Fillmore
Fisher, Chas. W.
..... 304 & 305 Realty Bldg., 660 Market

Giselman, Wm., trustee. Russ Bldg.
Grady, John H. 151 Sutter

Harrigan, Weidenmuller & Rosen-
stirn, Inc. 345 Montgomery

Healy & Gillespie. 244 Church
Hendrickson, Wm., & Co. Shreve Bldg.

Hensley-Green Co. 467 Mills Bldg.
Heyman, Oscar, & Bro. 113 Montg'y

Hoag & Lansdale. 243 Bush
Hooker & Lent. First & Market

Inverness Land & W. Co.
..... 219 Montgomery

Kane & Co. 217 Montgomery
Kahn & Feder. 520 California

Keil Estate Co. 1209 Flood Bldg.
Langrebe, McNevin & Jones.
..... 525 California

Levy, F. & A., Co. 241 Montgomery
Lichtenstein Bros. Co. 268 Market

Lincoln Realty Co. 925 Mills Bldg.
Lyon & Hoag. 636 Market

Mackenzie & Underhill. 106 Merch. Ex.
Madison & Burke. 30 Montgomery

Magee, Thos., & Sons. 5 Montgomery
Mann, Clarence M. 318 Kearny

Marston, Frank W., Col. Marston Bldg.
McElroy, R. D. 606 Phelan Bldg.

McGaw, John, & Co. 232 Montgomery
McMahan, Mabry. 1217 19th Ave.

McMahon, O. L., & Co. 128 Sutter
Middleton, John. Crocker Bldg.

Moore, S. I. 815 Shreve Bldg.
Mooser & St. Germain. 155 Sutter

Oliver, F. B., & Co. 104 Montgomery
Parkside Realty Co. of S. F.

Partridge, John. 383 Monadnock Bldg.

Politico, John L. 2104 Market
Pon, Albert J. 1012 Fillmore

Rich, A. J., & Co. 121 Sutter
Rucker, Jos. H., & Co. 49 Post

Sachs, Sanford. 2027 Sutter
S. F. & Suburban Home Building
Society. 201 Euclid Ave.

Schroff Co., The. 251 Kearny
Schmitz, L. A. 3321 Twenty-first

Shainwald, Buckbee & Co. 27 Montg'y.

Skelton, E. W. 229 Montgomery
Strassburger, I., & Co. 484 California

Strong, Belden & Farr. 157 Sutter
Truman Investment Co.
..... Humboldt Bank Bldg.

Umbsen, G. H., & Co. 20 Montgomery
Von Rhein Real Estate Co. 141 Sutter

Wayman, Guy T. Mills Bldg.
Weck, F. A., Realty Co. Berkeley

Weissbein Bros. 141 Sutter
Whittell, George, Jr.
..... Whittell Bldg., 166 Geary

Williams & Surryhine. 114 Sutter
Wolf & Hollman. 327 Kearny

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.

..... Merchants Exchange, 8th Floor

RESTAURANTS.

Galindo, F. B. 136 Ellis

Kilborn & Hayden. 34 Market
Larsen, C. G. 50 Eddy

Louis Fashion Restaurant. 22 Sansome
Petersen, Jacob. 7 Market

Portola Cafe Co. 18 Powell
Pouchan, G., & Co. 497 Golden Gate

Ravn & Karstensen. 131 Market
Swain Company. 40 O'Farrell

Westerfeld, J., & Co. 1530 Haight

ROOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co.
..... 379 Monadnock Bldg.

Paraffine Paint Co. 34 First

RUBBER GOODS.

Bowers Rubber Works. 62 Sacramento
Goodyear Rubber Co. 587 Market
Gorham Rubber Co. 50 Fremont
Winslow, C. R., & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co. 1212 Market

Patrick & Co. 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.

Russ Bldg.

RUG MANUFACTURERS.

California Rug Co. 2147 Lombard

SADDLERY, WHOLESALE.

Johnson, F. S. Co. 570 Howard

SAFES.

Herring-Hall-Marvin Safe Co.

..... Second & Jessie

Hermann Safe Co., The. 126 Folsom

Parcells Safe Co. 577 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co. 575 Market

Weber, C. F., & Co. 365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co. 717 Market

Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co.

..... Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co.

..... 501 Balboa Bldg., 2nd & Market

Morse, C. C., & Co. 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons. 17 Spear

Steiger Terra Cotta & Pottery Works

..... 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co. 17 Jones

White Sewing Mach. Co. 1478 Market

SHEET IRON AND PIPES.

Smith, Francis, & Co. 9 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave.

Delano Bros. 70 Spear

SHIP BUILDERS.

Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.

..... 138 Steuart

Havinside, Withers & Davis. 34 Steuart

Josselyn, G. M., & Co. 25-33 Main

Sellers & Madison Co. 96 Market

Weeks-Howe-Emerson Co. 51 Market

SHIPWRIGHTS.

Bowes & Andrews. 14 Steuart

SHIPPING AND COMMISSION.

Alexander & Baldwin.

..... 410 Alaska Commercial Bldg.

American Trading Co. 244 California

Balfour, Guthrie Co. 350 Sansome

Barneson, Hibberd Co. 149 California

Bates & Chesebrough. Mer. Ex. Bldg.

Gale Bros. 408 Davis

Grace, W. R., & Co. 612 California

Herrmann, Geo., Co. 310 Sacramento

Hind, Ralph & Co. 310 California

Johnson-Locke Mercantile Co.

..... 210 California

Lund, Henry, & Co. 201 Marine Bldg.

Mitsui & Co. Merchants Exchange

Meyer, Wilson & Co. 454 California

Moore, Ferguson & Co. 690 Commercial

Newhall, H. M., & Co. 114 Battery

Otis, McAllister & Co. 310 California

Parrott & Co. 204 California

Plummer, Geo. E., & Co. 54 Steuart

Port Costa Milling Co. 210 Battery

Tyler, S. H., & Son. 3rd & Harrison

..... 90 Clay

Spreckels, J. D., & Bros., Co. 90 Clay

Williams, Dimond & Co. 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co. 77 Battery

Ide, Geo. P., & Co. 762 Mission

Ulman, Selligsohn & Brown.

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES

Issued from the headquarters of the Association, 1233 Merchants Exchange Bldg., San Francisco FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

WASTE AND GRAFT.

At least forty per cent of all the money appropriated for public use is lost in graft. Such is the opinion of Supreme Court Justice Wesley O. Howard of New York. In a recent decision he said:

It is greatly to be regretted that no public enterprise can be projected and consummated without this appalling loss called "graft." Graft is not necessarily the illegal expenditure of money, but it is that unnecessary wasteful use that characterizes the construction of every public venture.

Those that, because of mental indolence or lapse of interest in the subject or any other reason, suppose complaints of graft have not a good foundation would do well to consider these remarks from one of the highest courts in the land. Two months ago we presented a synopsis of the report of Metcalf & Eddy, consulting engineers to the Boston Finance Commission, showing vividly some of the methods by which payrolls are stuffed and time consumed for which the taxpayer foots the bills. It is inevitable that public work should be so conducted to some extent, for unlike private work it is not commonly done under the supervision of those that pay. This loose condition the Merchants' Association recognizes, and proposes to correct in San Francisco, by providing close and intelligent inspection representing the taxpaying interest. There is no other way by which these shocking abuses of public enterprises can be prevented—abuses that eat up the resources of society and make it comparatively weak and helpless in its struggle toward better conditions, by considerably more than the mere quantity of time, labor and property wasted, for one result is a general and very natural discouragement of great collective undertakings.

Justice Howard said further:

All things could be possible if this frightful leak could be stopped—roads, canals, libraries, asylums and hospitals.

It is certainly refreshing to hear economics from the bench—like a just verdict in some great case of "Society vs. Human Want."

If the Merchants' Association's Bureau of Inspection receives the sort of support the taxpayers of the city owe it to themselves to give, it is safe to say the end of the present construction period in San Francisco will see a material reduction of the percentage of graft the eminent jurist has observed. If not, the forty per cent of waste is very likely to appear.

ASK FOR THE ENDORSEMENT CARD.

Members of the Merchants' Association, business men in general, attorneys, physicians, dentists and all others likely to be visited at their offices and places of business by solicitors for charitable organizations are requested not to make donations to charities unknown to them personally unless the person soliciting can show the Endorsement Card of the Charities Endorsement Committee. This card can be obtained by any charity applying for it and showing, on examination, honesty, a work that needs its services, and a proper standard of efficiency and good management. People will aid in protecting themselves and the community by refusing to support the other kind.

OAKLAND ADOPTS THE PLAN.

Oakland has at last become convinced of the value of having charities endorsed by a responsible committee to see that imposters do not prey upon the merchant who is too busy to look up every applicant for aid. San Francisco has had that plan in operation for several years, owing to the work of the Merchants' Association, and it has been very effective in checking fraud and raising the standard of charity administration. We predict that Oakland, if her committee works as well as the one in San Francisco, and secures the co-operation of the business men whom the plan is designed to protect, will be more than satisfied with the result.

SOME STRIKING SUGGESTIONS.

Regardless of its findings of fact, the recommendations of the graft investigation committee appointed by Dr. Taylor when mayor are worthy of the serious consideration of every citizen interested in promoting the betterment of political conditions in his city. They are, in brief:

(1) NON-PARTISAN MUNICIPAL ELECTIONS. The charter should be so amended as to prohibit partisan nominations for election to municipal offices, the ballot, when printed, to show nothing more than the name and the office of the candidate. (This sort of ballot is in use in Berkeley, successfully thus far.—Ed. Review.)

(2) A JUDICIAL TRIBUNAL FOR THE DETERMINATION OF CHARGES FOR PUBLIC UTILITIES. It should be permanent.

(3) FURTHER PUNISHMENT FOR BRIBERY. The laws creating the crime of bribery should be so amended as to provide for the punishment of corporations in their corporate capacity. Very heavy fines should be imposed, and the forfeiture to the state or city of prior acquired franchises should be made a part of the punishment.

(4) CANCELLATION OF FRANCHISES PROCURED BY FRAUD. These laws should be of a civil nature, cognizable in a court of equity, so that the extreme technicality of our criminal procedure will not embarrass their enforcement.

(5) CORPORATIONS SHOULD BE COMPELLED TO GIVE EVIDENCE AGAINST THEMSELVES. As a corporation can commit a crime only through an officer or an employee, in a prosecution for such crime the officer or employee should not be permitted to remain mute on the ground that his testimony would tend to incriminate him.

(6) ACCOUNTS OF QUASI-PUBLIC CORPORATIONS. Laws should be enacted requiring all quasi-public corporations to keep their books in collaboration with the communities they serve, and according to a system prescribed by law.

(7) UNDISCLOSED SALE OF NEWS COLUMNS TO BE A CRIME. A part of the punishment should consist in forbidding the publication of the paper for a period fixed by the judge.

(8) THE SCHOOL SYSTEM. It is our belief that no child should be permitted to leave the gram-

mar school until he has had thoroughly instilled into him a strong sense of his obligation to the state to set aside all prejudice or private interest and act as juryman in any case in which he may be summoned. He should be taught that this obligation is sacred, that its performance is the highest kind of public service, outranking the mere physical courage and devotion of a soldier. Our high schools should deal more specifically with the problems of corporate organization, and each year give their quota of trained minds to cope with the sophistries offered to justify fictitious valuations, inadequate service or criminal relations with public officials who have the gifts of franchises.

The report is signed William Denman, chairman; Will J. French, Henry Gibbons, Jr., Alexander Goldstein, W. K. Guthrie, William Kent.

SAN FRANCISCO'S CROWDS.

Far ahead of New York is San Francisco in the management of street crowds at parades. We know the order that prevailed here during the Portola festival, but the difficulties poor old Gotham had at the Hudson-Fulton celebration are best described by Arthur Ruhl, of the staff of Collier's Weekly, in the following lively language:

"Rows of humans were packed as solidly as sheep up and down the avenue from the curb inward. Between them and the building-walls two narrow streams of heads approached each other, mingled and somehow kept moving. And a third stream the width of the cross-street continually pushed into the general mass from the side. Every now and then this whole formation would swell slowly outward and seem about to break and scatter into the open avenue. The policemen, unable to use their clubs as in the good old days, put their arms out at the sides and burrowed into it like football guards in close formation. When things looked particularly dangerous, three or four of them bored in about three rows back, and, catching the surprised leaders from behind, jerked them back into the crowd. This flank movement was generally effective."

Nothing like that in our city. The crowds were apparently just as thick on our main streets, but there were two factors that made such rough handling unnecessary. The first was the excellent temper and disposition of the people themselves; the California self-governing habit. The second was the apparatus used to mark the curbs and furnish an effective barrier—the wire ropes made fast to posts set in sockets in the pavements. This apparatus is among the most useful items of the city's physical equipment for occasions of this kind. It was originally designed by the Merchants' Association on suggestion of Dr. Pischel, a member, after the return of the California troops from the Philippines, and the Association invested \$1120 in enough of it to equip Market street out to Van Ness avenue. Shortly afterward the city government, convinced by experience of its value, bought enough more to furnish Kearny street and Van Ness Avenue for considerable distances.

The reluctance of Postmaster Fisk to becoming Assistant Postmaster-General and of Collector Stratton to accepting the post of Assistant Secretary of the Treasury, may seem inexplicable to Eastern office-holders, but it is no mystery here. Very few genuine Californians can reconcile themselves to living for any considerable length of time in the Eastern climate and surroundings, and in the class of genuine Californians Messrs. Fisk and Stratton evidently belong.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

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SAN FRANCISCO, CAL., MARCH, 1910

No. 163

SUPERVISORS ARE PETITIONED TO MAKE A BEGINNING ON TUNNELS

Merchants' Association Asks for a Change of Grade on Stockton Street as the Commencement of a New Era of City Development

Recognizing that the next great development of San Francisco will have to come through the construction of tunnels under the hills that now divide the city into comparatively small and detached areas, the Merchants' Association has given an impetus to the movement by filing a petition with the Board of Works, praying that the Board recommend to the Board of Supervisors a change of grade on Stockton street between the southerly line of Bush street and the northerly line of California, to be effected by tunneling through the intervening hill.

Other changes of grade to conform to this one are also recommended, forming a complete scheme of street improvement to connect the North Beach section with the business center of the city by a new thoroughfare with practical grades and ample accommodations for all sorts of traffic. A similar petition was filed with the Board of Supervisors and by them referred to the Board of Works on February 18.

Stockton Street the Easiest Beginning.

The Association did not take up the Stockton street project sooner because it was believed that this tunnel would be constructed by a street railway company that applied several months ago for a franchise, but since that plan has been abandoned, the directors feel that some other should take its place. It has therefore been decided to make a beginning with Stockton street, because it is one of the most important of all the tunnel proposals, and is also one of the shortest and least expensive. Several of the owners of property in the vicinity of the improvement have signified to the Association a willingness to forego damages, and some even to bear part of the expense.

Plans for the Work.

The petition reads:

To the Honorable, the Board of Public Works,
City and County of San Francisco.

Gentlemen:—The Merchants' Association of San Francisco respectfully petitions your honorable Board to recommend to the Board of Supervisors that the following changes in grade be made and that the proper proceedings therefor be started as soon as possible.

I. That the grade on Stockton street between Sutter and Sacramento streets be changed and established at the intersection of Bush, Pine, California and Sacramento streets at such points as may be recommended by the City Engineer so that there shall be a uniform gradient between Sutter and Sacramento streets of approximately 3 7-10 per cent.

2. That Stockton street from the northerly line of Sutter street to the southerly line of Bush street and from the northerly line of California street to the southerly line of Sacramento street be graded to the above proposed new official grade by means of open cuts, as suggested on the blue print map transmitted herewith.

3. That Stockton street from the southerly line of Bush street to the northerly line of California street be graded to the new official grade by tunneling through the intervening hill, said tunnel to be the full width of the street and of a suitable height, as suggested on the map transmitted herewith.

4. That said portion of Stockton street from Sutter street to Sacramento street upon which the grade will be changed be improved by paving the roadway with a suitable pavement and constructing sidewalks thereon and stairways therefrom to Bush street and California street at its intersections with said streets, and such other improvements as the City Engineer may recommend.

5. That the name of Stockton street for that portion of said street on the present grade between the southerly line of Bush street and the northerly line of California street be abolished and that these two blocks be thereafter designated as Stockton Heights.

6. That the official grade of said Stockton Heights between Bush street and California street be fixed and established at the present grade of the pavement thereon.

7. That the money to defray the cost of changing and establishing said grades, improving said streets and the payment of any damages caused by said changes of grades be raised in such manner as may be permitted by law and as, in the opinion of your honorable Board, may be deemed best.

Respectfully yours,

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

C. K. McINTOSH, Vice-President.

L. M. KING, Secretary.

Owners Are Favorable.

The blue print and map referred to are merely tentative suggestions, probably susceptible of improvement by the City Engineer, but the object to be gained is definitely presented in them, and the proper calculations have been made to carry out the main purpose, which is to make the heart of the city more accessible from the populous North Beach district, and vice-versa. It is proper to state, however, that owners of property on Stockton street from Sutter to Bush, and from California to Sacramento, where open cuts are suggested, are almost unanimously in favor of the project, inasmuch as the change of grade will put their holdings on a comparatively level street with possibilities of business development which it lacks in its present state; and that in the one or two cases where expensive improvements already exist, there has been

evinced a willingness to come to acceptable terms about damages, and to build substructures under the buildings that will bring them down to grade after the method adopted in Seattle by owners of property similarly affected by such improvements.

President Casey, of the Board of Works, recognizes the great value of this improvement and has referred the plans to the City Engineer's office for a general checking up. He said:

"As soon as we have satisfied ourselves of the feasibility of these plans, or have corrected them if we find they need it, it would be my policy to recommend the work to the Board of Supervisors, and we can then make a start at getting it done under the assessment district method. We must, of course, first find the district that will be benefited, and the probable cost.

Others to Come Later.

"In addition to this treatment of Stockton street, there ought to be several other streets improved in the same manner, where they run over steep grades and divide the city. There should be a tunnel under Broadway, between Powell and Larkin so that the northwest part of the city may have good communication with the rest of it. There should be another out in the Glen Park neighborhood, and some better facilities should be provided for the people in the Mission to reach the park, and the beach, which is as great an attraction. Last, but probably most important, there ought to be a tunnel under Twin Peaks, for it would immediately bring into close communication with the city and make available for home sites some of the finest land in the state for that purpose. From "O" street, in the Sunset district, sloping south to the lands of the Spring Valley company, and west to the ocean beach is a beautiful territory that has never been settled as it should be because it lacks transportation and probably will until the Twin Peaks tunnel is built. And until it has transportation, people that might go there are going to build across the bay on land that is not nearly so desirable. The climate out there is all that could be desired—in fact some of this section is the best part of San Francisco in that respect, for there are almost no fogs, compared with other parts of the city, and the nearness of the ocean keeps the temperature mild and pleasant.

Twin Peaks Most Important.

"I regard tunneling these heights as the next big development for the city to enter upon, and probably the most important of them is the Twin Peaks project. Needless to say, the tunnels, when built, should be street wide and on grades to accommodate all sorts of traffic."

Dr. Hartland Law, who has been very active in promoting interest in the development of the city through correcting its topography by tunnels, and who is a member of the committee of the Merchants' Association having the matter in hand, regards it as a thing of prime importance to San Francisco and has had maps and plans prepared showing what can be accomplished. He said on the subject:

Some of the Possibilities.

"The extent of land that would be made accessible in this way can be reckoned by the thousands of acres, and the population that might be accommodated thereby would run into the hundreds of thousands. The proposed tunnel through Twin Peaks would immediately make available 5,000 acres of land. One under Stockton street, from Bush to California, with approaches to it by cuts from Sutter on the south and Sacramento on the north, together with one under Broadway from Larkin to Powell, would bring into close touch with the rest of the city at least 2,500 acres of the populous North Beach section where probably forty thousand people now live, and where many more would live if they had quick communication with the center of town. A tunnel under Mount Olympus from Danvers street northwesterly to Clayton would join the Mission with the Park and with the Richmond district. Tunnels under Fillmore from Haight to Grove, and under Pierce from California to Green would connect the Northwest portion of the city with passable approaches to Market street. In addition we need a way into Visitacion Valley by Potrero avenue, Army street and Railroad avenue, which may necessitate a short tunnel down near the county line from Teddy avenue to San Bruno.

Need of Communication.

"All these projects are necessary to the continued growth and prosperity of the city. They must be put through some day, and why not now, when we actually need the advantages it would bring? The only thing to be done is to determine in what particular way the cost shall be met. At present we are divided into little separated sections. By bringing these together with communicating thoroughfares we help build them up and make them more valuable, and by linking them with the business centers of the city we make the whole commercially stronger and also more attractive to residents."

ASSOCIATION STILL AT WORK FOR MORE SIDEWALKS

The condition of the down-town sidewalks continues to receive the attention of the Merchants' Association, which points out from time to time particular instances of neglect and requests the Street Repair Department to have them attended to. Among recent cases it has taken up are several stretches along Second street between Folsom and Bryant, especially at the intersection of Harrison.

TO HASTEN SETTLEMENT OF THE GEARY STREET MATTER**Joint Executive Committee Wishes to Know to Whom to Look for Street Railway Extensions**

To obtain an early decision on the legality of the Geary street bond issue in case it should be called in question, and thus prepare for street railway extensions either by the city or the United Railroads without unnecessary delay, Chairman R. H. Swayne of the Joint Executive Committee on Street Railway Extensions has appointed a committee of that body to see what steps can be taken to hasten a settlement of the question should the bond issue be attacked.

The committee consists of Joseph Rothschild, representing the Civic League and the South of Market Improvement Association; R. M. J. Armstrong, delegate to the Joint Committee from the Parkside Improvement Club; and B. Burns, representing the Courtland Avenue Improvement Association on the Joint Committee. This committee will take up the matter with the city attorney at an early date.

Extensions Badly Needed.

The appointment of the committee for this purpose was in pursuance of a resolution adopted at a meeting of the Joint Committee held at the offices of the Merchants' Association on Feb. 11, at which Patrick Calhoun and Mayor McCarthy were invited to give their views on the present street railway situation and the prospects of securing extensions into outlying districts. These extensions are recognized by the Merchants' Association as the main necessity of San Francisco at the present time, and the Joint Committee on Street Railway Extensions was formed by the Association, to help secure them. It consists of delegates from twenty-eight improvement clubs and organizations, and has been laboring ceaselessly for a year to induce the street railroad company to better its service and extend its lines; the improvement clubs of outlying districts being particularly desirous of having transportation facilities.

The Joint Committee was so far successful as to secure from the company an agreement to make five extensions where the investigations of the committee showed they were most needed, provided franchises for them could be obtained on the terms of the charter and without any other and more onerous conditions; the company contending that the extensions would not be profitable for a number of years. The necessary petitions and franchises for these lines were prepared and were ready to be introduced. The meeting was held to ascertain authentically whether the attitude of the company had undergone any change on account of the Geary street bond election, as had been reported to some of the committee members, and, if it had, what could be done to accomplish the object of the committee and take care of the city's interests in this vital matter.

Effect of the Bond Election.

Discussion soon developed the fact that the bond election had brought about a complete reversal of form on the part of the United Railroads, without having settled finally that the city was in a position to do any very extensive street railway pioneering itself, and that unless something more encouraging took place pretty soon, people that have bought lots in some of the outlying districts will have to wait a long time for transportation and for the increase in values that waits upon it. In

the meantime the city itself will be losing population to the other side of the bay, where there is a liberal policy in regard to franchises, and no immediate likelihood of municipal competition.

R. H. Swayne, chairman of the committee, presided, and called upon Mr. R. M. J. Armstrong, chairman of the committee on franchises to state the purpose of the meeting. Mr. Armstrong was followed by President Calhoun, of the United Railroads, who discussed the question at length, and concluded with the statement that as long as the United Railroads had practically a monopoly of the transportation business of the city, it felt under obligations to construct some extensions, even without the promise of immediate profit, but since the city had determined to go into the business, as indicated by the vote on the Geary street proposal, the company felt released from such obligations, inasmuch as the financial status of the matter had been changed and it would not be easy to sell the company's securities for money to make the extensions with, on account of the prospects of municipal competition.

The Mayor's Intentions.

Called upon to express his views on the situation, the Mayor said that as the people had voted in favor of building the Geary street road and operating it as a public utility, he purposed to go ahead and build it, as soon as the legal difficulties were removed. The next public undertaking would be the construction of a city hall, and after that was done and other necessary improvements had been made, the administration would be ready to consider the building of other street railroad lines.

As the only way to go forward appeared to be to clear the legal obstacles that some of the members feared would crop up, or else determine that they did not exist, Mr. Rothschild moved the appointment of the committee named above, to confer with the city attorney, and find exactly what the rights of the city were and to whom San Francisco can look for street railway extensions—whether to the municipal government or the United Railroads.

[Since the above was written Judge Sturtevant has issued a temporary injunction against the Geary-street bonds.]

THIRTY THOUSAND WANTED FOR THE PRESIDIO ROADS

San Francisco, February 18, 1910.

Hon. Julius Kahn, Washington, D. C.

Dear Sir:—At the meeting of the Board of Directors of the Merchants' Association held today, it was unanimously resolved to endorse your proposed bill for an appropriation of \$30,000 for the improvement of the roads in the Presidio Reservation in this city.

The Presidio grounds, in fact, are looked upon as a part of the general park system of San Francisco and the condition of the roads in the Presidio compares so unfavorably with the well kept system of roads in Golden Gate Park that it creates a bad impression on visitors to San Francisco.

We sincerely trust that the entire California delegation will support your efforts to secure an appropriation for this very necessary improvement.

Respectfully yours,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

C. K. McINTOSH, Vice-President.

L. M. KING, Secretary.

CAUSES THE REJECTION OF MUCH CEMENT AND ROCK

Inspection Bureau Insists that Materials Going Into Bond Issue Improvements Shall Conform to All Reasonable Specifications

Through the close watch it is keeping on public work under the bond issue the Bureau of Inspection of the Merchants' Association uncovered last month a lot of 300 sacks of cement, on a large sewer contract, that did not conform to specifications. Complaint was made to the proper city officials. The cement was rejected and the whole 300 sacks of it were hauled off the job.

This cement conformed to all tests except that of time in service. By resolution, the Board of Works decided that no cement should be used on sewers, buildings and similar structures unless in addition to satisfying all other tests the brand had been in use here for three years; but a large quantity of cement delivered was of a brand that had not been on the market long enough.

A Just Requirement.

The city regulation was perfectly reasonable and necessary for the protection of the work. All engineers are agreed that after cement has successfully responded to the physical and chemical tests, it may still have bad qualities that only time can disclose, and hence such responsible bodies as the New York and the Washington aqueduct commissions have exacted the requirement that cements used on their works shall have been on the market four or five years. It will thus appear that the San Francisco rule is more lax than the rule elsewhere.

Rock That Would Not Pass.

On the Association's request, twenty or twenty-five wagon-loads of rock were rejected from another job, as poor material for concrete. It was dirty and about 75 per cent of it was a soft shale, utterly unfit for use. The contractor that supplied it requested the engineer in charge of the Bureau of Inspection to examine the rock in person, which he did, but refused to sanction its use.

Tests of the heating and vacuum cleaning systems in the Portola primary school have been made by the city architect's office and checked up by the Bureau inspector with the Bureau's instruments. They are reported to be up to specifications. The electric installations are also satisfactory except for one small defect not yet located.

The use of dirty sand on a critical piece of work was stopped on complaint of the Bureau's inspector.

Many defects of minor consequence have been discovered, which can be made good, if the repair is insisted upon; and it will be wherever the matter is of any importance to strength and service.

Not all the work of the Association's inspection service consists of criticism and complaint, though criticism and complaint are very necessary at some point in the execution of nearly all public contracts. Last month the Association was able to point out where a large saving could be made on the installation of program clocks in the schools, thus permitting the money to be used for a valuable alteration, adding three rooms, to the Clement primary school.

The Bureau of Inspection is gaining steadily in public confidence as people become more acquainted with its work. Many large

contractors have contributed to its special fund, knowing that the effect of it will be to eliminate unfair competition and insure a square deal in bidding for the various jobs. A few bitter complaints have been made, but they have come from the right direction. The Bureau does not pick small flaws in the work in order to make a record for itself, but when inspection shows bad rock or poor cement, or seriously defective workmanship the Association does not relent. It insists upon materials and work being right.

The Only Way.

There is no other agency to which the public can look to do this work of inspection as it should be done, because no other institution in the community has quite the same qualifications and object. The sole purpose of the inspection by the Merchants' Association is to have the work done right—not to make a "record" for being super-serviceable; the Merchants' Association has enough to attend to without that. It is independent of politics and has no partisan ends to serve. It has nothing to gain by making conditions needlessly hard for the contractor; what it wants is substantial compliance with contracts so that the taxpayer will get his money's worth. It has employed good engineers and experienced men as inspectors, so that all parties will have security against mistakes; only experts can do such work as it should be done to be of any value. It represents the taxpaying interest at large, and no particular clique or faction. Its records are a protection to all honest contractors as well as to the public; and they contain valuable expert opinion on the condition and progress of every job done under the bond issue. Finally all questions of policy that may arise have the consideration of the whole Board of Directors of the Merchants' Association, men representing the business community and vitally interested in the welfare of San Francisco. In a material sense, the inspection of contracts by the Merchants' Association is one of the most necessary labors ever undertaken in this city, and deserves the solid support of all classes of citizens—which, it is gratifying to note, it appears to be receiving.

The annual report of the California Development Board is now in preparation, and will be published in March next. Returns from forty-two of the fifty-eight counties of the State give the production of some of the leading crops approximately as follows: Wheat, 260,000 tons; barley, 765,000 tons; oats, 125,000 tons; aggregating 1,150,000 tons valued at about \$32,500,000. Hay, 3,086,000 tons, valued at \$32,250,000. Fresh fruits and vegetables estimated at about \$48,000,000.

If you do not receive the "Review" regularly, or if your name and address are not properly published in its directory of members, notify this office and the matter will be corrected at once. The lists are continually undergoing small changes and when mistakes occur we are glad to have them noted.

SAN FRANCISCO SHOWN AS A MANUFACTURING CITY

Over Seven Hundred Commodities Produced Here Will Be Brought into General Notice.

This city's importance as a manufacturing center will become evident as never before when the Merchants' Association's "Handbook of Manufacturers in and About San Francisco" comes from the press about a month hence. There are over seven hundred articles produced in San Francisco and about forty more that are not produced here and are produced in the adjacent cities of this industrial district.

The book has not been wholly confined to firms having factories located in San Francisco or the cities and towns around the bay. There are many other factories in different parts of the State whose main offices are located in this city, and they will appear in the book, as it is intended to be a list of the industrial institutions having close commercial relationship with San Francisco and its immediate environs. It is to be hoped that some one will follow up the effort and list all the factories in California.

The Merchants' Association has decided to apply for a copyright on the "Handbook" in order to prevent the contents being pirated and used improperly for purposes of private gain. The book, as the Association will issue it, will contain no advertisements, and hence there will never be any other inducement for its issue than the general benefit that will follow its publication.

Lists of the products, and of the titles, which have grown to great lengths, have been printed in the daily press, and there is already a lively inquiry for the book itself.

As a result of the Association's activity in getting out the "Handbook," there will soon be a Manufacturers' and Producers' Association in Oakland. The Merchants' Association called upon the Oakland Chamber of Commerce to canvass the east shore for manufacturers, and the result was the listing of some 248 of them. They are now being organized into a branch of the Oakland Chamber, and should be able to do much good for their city and for the whole bay region.

SPECIAL SANITATION TAX REQUIRED FOR THE CITY

Garbage Collection Would Be Improved if the Municipality Paid for It.

San Francisco is badly in need of a special sanitation tax in excess of the dollar limit and the Merchants' Association will endeavor to see that the need is supplied. Messrs. Wright & Wright, attorneys for the Association, have been requested to draft a charter amendment for this purpose, which the people will have an opportunity to adopt later.

One of the main difficulties encountered by the Citizens' Health Committee during the recent successful campaign against the plague was the character of the garbage disposal system. With the householder required to pay the garbage man and the garbage man required to pay at the incinerator for having the garbage burned, there was a constant temptation for the former to deliver as little garbage as possible and for the latter to leave as much as he could on some vacant lot. This dangerous tendency could be eliminated, it is thought, if the city were to pay the scavengers so much a ton for all garbage delivered by them at the incinerators, the householder paying nothing, directly, for the service; and this will be at least one object of the proposed amendment.

LIST OF ENDORSED CHARITIES IS HAVING A WHOLESOME EFFECT

Its General Use Has Induced Some Institutions to Endeavor to Elevate Their Standards of Management

The "Handbook of Endorsed Charities" issued by the Merchants' Association, has found instant favor with hundreds of business men who are using it as a check on applications for relief and for donations to charities with which they are not personally familiar. It has also had the valuable effect of impelling some institutions not yet endorsed to endeavor to raise their standards to a plane satisfactory to the Endorsement Committee, so that they can solicit their support among the merchants and professional men of the city with more chance of success. The influence of the Committee in raising the standard of charity administration and protecting the community against the raids of grafting charity solicitors has thus been greatly widened, but it still depends for perfect success upon the thorough co-operation of the public. If people that are asked to make donations to charity will refuse unless the institution is listed in the "Handbook" and the solicitor has the endorsement card, the fraudulent and the inefficient "charities" will disappear and the serviceable institutions will have better support. For convenience, we reproduce the list of organizations endorsed up to Oct. 1st, 1909, giving their page numbers as they are printed in the "Handbook," so that the list may be used as an index if desired.

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ASSOCIATION GETS A LIST OF JAPANESE EXPORTERS

May be Seen by Merchants Wishing to Do Business With the Orient.

The library of the Merchants' Association is in receipt of a very valuable addition, "The Exporters' Directory of Japan," published by the Imperial Commercial Museum of the Department of State for Agriculture and Commerce, at Tokyo. The book is the gift of Matsuzo Nagai, Acting Consul-General for Japan, and may be consulted at this office by any member. It contains a voluminous list of Japanese exporters, with their addresses and the commodities they handle, and should be of great assistance to San Francisco merchants desirous of establishing business relations in the Orient.

The secretary of the Manila Merchants' Association has been invited to send to this office any literature he may have descriptive of articles produced or dealt in by the members of his organization who are prepared to do exporting, in order that the information may be used by San Francisco merchants.

The Courtland Avenue Association is moving to secure an extension of the Courtland avenue line to the ferries.

PLAYGROUND ASSOCIATION IS FORMED IN CALIFORNIA

Strong Movement is Under Way for the Uplifting of the Future Citizenship of the State.

By FREDERICK W. D'EVELYN, M. D.

The on-coming tide of the playground movement has reached the western shore of the continent. California has taken thought, and as a result the Playground Association of California is now a reality. The object, according to the by-laws and constitution, "shall be the promotion of the playground movement in California."

Its membership demands are as simple as its title, viz.: "Any person interested in the work of this organization may become a member by paying a membership fee as defined. A graduated scale of fees is provided thus enabling anyone to become a member. The directors are chosen from amongst the leading public-spirited men and women of the state. The organization will affiliate with the National Playground Association of America."

The possibilities of the playground movement as a social, moral, economic and physical factor in the upbuilding of the future destinies not alone of the state but of the nation are even now sufficiently in evidence to warrant for the movement the fullest recognition and the most generous and material support.

The "making of an American" as a resultant from the diversified material generally found in our community centers, is a work of urgent importance and necessity. How can such a resultant be better initiated and standardized than by the fraternities and influences which constitute the very essence and being of that supervised and organized system of interdependence which constitutes "the play," created, demanded and maintained by the playground movement?

The playground movement is in no sense a charity, nor is it a "slum" variety; it may be a responsibility, but is still better, it is an opportunity, just such an opportunity as everyone can appreciate, who has (and who has not?) the welfare, type and honor of California citizenship at heart.

Co-operation with the playground association is a free-will offering of loyalty and devotion to the state claims of kinship. The social and civic problems of tomorrow must be worked out by the boys and girls that make our children of today. Can we, dare we, shall we, be unworthy stewards in the great commission entrusted to our keeping? California will, we are confident, "make good," and by whole-souled co-operation render possible the great purposes of this our most recent "first aid" to these embryonic entities of our homes, our community and our commonwealth.

Chairman Robbins of the Association's Committee on Transportation reports that several conferences have been held with railroad officials in regard to inaugurating an interchange of baggage checks at the Ferry building so that travelers may be saved the annoyances attendant on transferring their baggage from one company to another. Nothing definite has thus far been decided upon, but the committee is hopeful that some way will be found to make things less unpleasant for arriving visitors.

FIGHT IS NOW ON AGAINST THE COMMON HOUSE FLY

New York Merchants' Association Takes Up the Matter and Issues a Bulletin Against this Familiar and Dangerous Pest

A day of reckoning is coming for the house fly—or, more properly, the manure fly, for there he commonly originates. The Merchants' Association of New York has prepared an indictment containing some remarkably ugly counts against the familiar insect, and among the rest is this statement:

A few years ago a man living in Germantown, Pa., recovered heavy damages from the city for his illness, which he proved was caused by a stream flowing through his yard, which had been polluted by sewage from a house tenanted by a typhoid patient. The defense relied upon proof that the plaintiff had neither drunk from nor bathed in the stream, but an entomologist convinced the jury that he had contracted the disease through the medium of flies which had carried the infection from the stream to the food exposed to their visits in his house.

Dysentery and tuberculosis are spread by the fly, according to statements published in the New York Merchants' Association bulletin on this subject. Flies also disseminate cholera and possibly lockjaw, and are equipped to collect, carry and deliver almost any disease that is portable. In Philadelphia inspectors are directed to visit all milk houses, butcher shops, grocery and candy stores, and instruct the owners to place a covering over all articles exposed for sale or to be sold. Other cities are beginning to wake up to the necessity of similar precautions.

The Agricultural Experiment Station at Storrs, Conn., has made some interesting observations of flies, to learn how they were tenanted. The observers took as their subjects cow-stable flies, swill-barrel flies, pigpen flies, and dwelling-house flies; not differing in species, but merely in the places where they were caught. The census of bacteria showed as many as 6,600,000 microbes on a single fly, from a swill-barrel, while 110 dwelling-house flies carried an average per fly of 322,700.

The commission appointed by the government to investigate the typhoid epidemic which occurred among our soldiers during the Spanish-American war reported that infection of food supplies by means of flies was probably of even more importance than the infection of drinking water.

A health department bulletin says:

Our domestic animals, the dog and cat, though far from clean in all their habits, we like to have about us, but we keep them in their proper place. The house fly, on the other hand, is tolerated everywhere, crawls over our hands and faces, gets into the milk, walks over our food. Every householder, in self defense, should destroy the breeding places of these pests. The female fly lays about 120 eggs, which in the course of a few hours become maggots, and after another transformation the full grown fly appears at the end of ten days.

This bulletin contains a large and convincing array of evidence, collected from all parts of the country, on the agency of the fly as a disease transmitter, and a good part of it goes to show that most of the typhoid of the country is spread by this household pest.

The following rules for dealing with the fly nuisance have been published by the New York Association's Committee on Pollution of the Waters of New York:

Keep the flies away from the sick, especially those ill with contagious diseases. Kill

every fly that strays into the sick room. His body is covered with disease germs.

Do not allow decaying material of any sort to accumulate on or near your premises.

All refuse which tends in any way to fermentation, such as bedding straw, paper waste and vegetable matter, should be disposed of or covered with lime or kerosene oil.

Screen all food.

Keep all receptacles for garbage carefully covered and the cans clean or sprinkled with oil or lime.

Keep all stable manure in vault or pit, screened or sprinkled with lime, oil or other cheap preparation.

See that your sewage system is in good order; that it does not leak, is up to date and not exposed to flies.

Pour kerosene into the drains.

Cover food after a meal; burn or bury all table refuse.

Screen all food exposed for sale.

Screen all windows and doors, especially the kitchen and dining room.

Burn pyrethrum powder in the house to kill the flies.

Don't forget, if you see flies their breeding place is in near-by filth. It may be behind the door, under the table or in the cuspidor.

If there is no dirt and filth there will be no flies.

If there is a nuisance in the neighborhood write at once to the Health Department.

San Francisco is at present in an enviable position, strategically, in regard to fly extermination, on account of the year-long campaign waged here against the plague. As a result of that campaign, all stables were compelled to install tight, metal-lined manure bins, and it would involve slight, if any, additional expense to make these bins fly-proof as well as rat-proof. The effect on the fly population would be worse than race suicide, for the main fly hatcheries would be gone. Because of this equipment of stables we are probably closer to fly riddance in San Francisco than the people in any other city in the country, and we would be wise to take advantage of a condition fate has forced upon us, and become without a rival as a "health center."

HOW MILWAUKEE WILL DEAL WITH ITS GARBAGE

Now Preparing, Like San Francisco, to Erect a Modern Type of Incinerator.

A remarkably efficient refuse incinerator now nearing completion in Milwaukee marks a distinct advance in dealing with the refuse problem in municipal housekeeping.

At the present Milwaukee plant, which is typical of many in this country, the cost for burning garbage varies from \$1.30 to \$1.45 a ton. Ashes and rubbish, wasted by the city, are deposited on dumps chiefly along the lake front where the light material is burned in heaps and the heavy material used for filling. In the new incinerator the net cost will probably be less than fifteen cents a ton.

This enormous saving has been brought about chiefly in two ways. First, the ashes, rubbish, manure and such comparatively combustible wastes are used as an auxiliary fuel to burn the garbage; heretofore it has been necessary to use coal. Secondly, the steam power generated will be utilized, and probably will be sufficient not only to operate the

plant but to maintain 400 to 500 arc lights in the city streets of a 10,000,000-gallon pumping unit in the city service.

Incineration of city waste requires the maintenance of 1,500 degrees Fahrenheit in order to consume completely all ill-smelling gases and to produce a thoroughly burned residue. Essential to the maintenance of this temperature is the presence of sufficient carbon in the fuel properly distributed and mixed to the best advantage with the oxygen in the draught. Hence, coal has been largely used as an auxiliary fuel. Experience abroad, however, and lately in this country, has shown that garbage can be burned without nuisance when properly mixed with ashes, rubbish, manure and similar wastes—undoubtedly the cheapest auxiliary fuel.

The plant at Milwaukee will have a capacity of three hundred tons each twenty-four hours. It is located near the entrance to the harbor. The building has two stories and a basement. The refuse is delivered by cranes into concrete hoppers on the second floor, and the four furnaces are on the first floor. After being mixed, the refuse is raked into tubes which lead from the second floor through the furnace tops to the grates of the furnaces.

There are six grates in each furnace separated so that they can be charged and stoked individually. Thus when the fresh refuse comes into a grate it reduces the activity of only one-sixth of the fire.

These grates are arranged on each side of a combustion chamber in which the gases of combustion from the grates come together. In so doing their velocity is momentarily checked so that dust and soot can settle out into a dust pit below. From the combustion chamber the gases, at an average temperature of 1,500 degrees Fahrenheit, will pass to the boilers for the purpose of generating steam. Thence they pass through an air heater in which the forced draft will be pre-heated to about 300 degrees Fahrenheit, and finally they will pass through the main flue to the chimney.

The greater portion of waste heat will be used for generating steam and for heating the air used in combustion. The hot clinker and ashes from the fires will be drawn through openings in the furnace fronts and dropped through trap doors into cars standing below in the basement.

It is estimated that eighteen men on a shift will be required to operate the plant and that the gross cost of operation will be between sixty and seventy cents a ton. The utilization of the 800 boiler house power reduces the net cost to fifteen cents a ton as stated above. The cost of the completed plant will not be far from \$203,000. It is expected to go into operation next spring.—*The Survey*.

The increase of crime in San Francisco is receiving the attention of the Merchants' Association's committee on public affairs, which will probably be ready to report some general recommendation in a few days.

The law's delays are not always on the side of the criminal, rich or poor. The Federal Supreme Court has just decided that the ordinance prohibiting any more burials in San Francisco is legal. It was passed ten years ago.

Fewer complaints about street cleaning are being received at the office of the Association than for many months past.

ASKS TO HAVE AIR LANES BROUGHT DOWN TO EARTH

Association Wants Grades Near the Mail Dock to Conform to Real Conditions.

In order to assist the improvement of certain streets leading toward the new Mail Dock from the lower end of Beale Street, the Merchants' Association has petitioned the Board of Works to recommend the lowering of official grades to conform to the actual levels of the streets as now used. The petition reads:

To the Honorable Board of Public Works, City and County of San Francisco:

Gentlemen:—The Merchants' Association respectfully petitions your honorable Board to recommend to the Board of Supervisors that the following changes in grades be made:

That the grades on Bryant street, between Beale and First streets, Fremont street, between Bryant and Brannan streets, First street, between Bryant and Brannan streets, be changed and established to conform to the present surface of those streets or at such gradients as the City Engineer may recommend.

We ask this for the reason that while these streets are all practically level and at base the official grade theoretically speaking is up in the air twenty feet at the intersection of Bryant and Fremont streets and thirty feet at Bryant and First streets.

The above portions of Bryant and First streets have been graded and temporarily paved and the actual grade will undoubtedly remain approximately where it is, but property owners of the adjacent level land between Bryant and Brannan streets cannot improve their property and place their improvements on the official grade until it is known where such grade will be established, as it is impracticable to place any improvements on the present official grade.

As the above streets are already graded, it is not intended to do any work in connection with the proposed change of grade and it is suggested that no assessment district need be made. We believe the proposed change would have the entire support of the adjacent property owners.

Respectfully yours,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

C. K. McINTOSH, Vice-President.

L. M. KING, Secretary.

BRIDGE OVER EAST STREET MAY BECOME A REALITY

Plan Has Hung Fire for Lack of a Landing on the West Side.

The Harbor Commission is at present working on negotiations to straighten the westerly side of East street north of Market, and at the same time prepare a way for a viaduct at the foot of Market for ferry passengers. The commissioners hope to be able to trade part of the westerly side of East street at Washington, where the street is now unnecessarily wide, to the Cowell estate for its holding at the foot of Sacramento street, provide a way for the Sacramento street cars to enter that thoroughfare without running around the dangerous curve they now have to make, and at the same time afford a suitable landing for a stairway leading to the viaduct.

Such a viaduct has been several times urged by the Merchants' Association, the North Central Improvement Association, and other organizations for civic improvement, but a serious difficulty has been that there was no proper place for a landing at the westerly end. If the property at the junction of Sacramento and East streets could be obtained, people taking the viaduct would not have to cross the tracks of the Sacramento street cable road.

President Stafford of the Harbor Commission is much interested in this solution of the matter, and thinks the necessity for such a structure will soon become obvious.

"Traffic is badly congested at this point," he said, "and the general confusion of teams,

trolley cars and pedestrians causes much delay and danger. We need this viaduct, and I think a large proportion of the people traveling by ferry will make use of it. The present condition is hardly an opportunity for its proper construction, but when the city orders the temporary wooden shacks torn out, we may be able to effect the exchange of State property in East street for what we need, and then there will be a good chance to furnish a proper solution of the traffic problem at the foot of Market street."

SUPPLEMENT HELPS TELL WHAT GROSS INCOME IS

Rulings of the Internal Revenue Department Light Up a Dark Subject.

A supplement, made possible by recent rulings of the Commissioner of Internal Revenue, to the Merchants' Association's bulletin, "How to Comply with the Federal Corporation Tax Law," has just been issued from this office and copies may be had, while they last, on application. The edition of the bulletin itself is about exhausted, all members having been supplied, as well as other business men, and many organizations throughout the State.

The supplement is intended to make plain the meaning of the words "gross amount of income received within the calendar year from all sources" and to clear up one or two other ambiguities. It gives the rulings of the Commissioner on "expenses," "depreciation" and other matters, explaining how gross income is determined, what are "ordinary and necessary expenses," and "how depreciation is determined"; and advises that in the absence of any interpretation of the law by the courts "the only practical course is for companies liable to the tax to follow and be guided by the Commissioner's regulations."

WANTS MORE EFFECTIVE LINE ON THE PACIFIC

Association Wants an Efficient Through Service Between This City and Panama.

The present situation in regard to Panama freights works a serious discrimination in favor of the Atlantic coast and against San Francisco, so that it is seldom possible for local firms to compete in furnishing supplies for the isthmus even where the natural conditions of production are all on our side. In a single instance recently a San Francisco firm had proposals for an order for \$100,000 worth of goods in its line and could have furnished them as cheaply as anybody, but transportation facilities were so much against this city for the commodity in question that it was not even worth while to put in a bid. The Merchants' Association has adopted the following resolution in regard to the matter:

Whereas, the United States Government maintains an efficient steamship service between New York and the Isthmus of Panama; and

Whereas, no such government service is maintained on the Pacific between San Francisco and the Isthmus of Panama, with the result that the Pacific Coast is placed at a disadvantage in furnishing supplies for the Isthmus of Panama, as most of these supplies are purchased in the Atlantic seaboard markets on account of the superior transportation facilities furnished there;

Whereas, the establishment of an efficient service between San Francisco and Panama would bring to this Coast a large volume of this business to the advantage of the government as well as to the advantage of the Pacific Coast merchants, manufacturers, and producers; now, therefore, be it

Resolved, that while the Board of Directors of the Merchants' Association of San Francisco is not in favor of the principle of government own-

ership of such utilities, it realizes that something must be done to secure some efficient through steamship service between San Francisco and the Isthmus of Panama and it therefore urges that the government take such steps to secure transportation facilities between San Francisco and Panama as will remove the existing discrimination in favor of the Atlantic seaboard, and, at the same time, provide a prompt and efficient through service at reasonable rates of freight between San Francisco and New York.

THE BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

C. K. McINTOSH, Vice-President.
L. M. KING, Secretary.

Manager William R. Wheeler and Attorney Seth Mann of the Traffic Bureau of the Merchants' Exchange have gone to Washington to present San Francisco's case to the Senate Committee on Inter-oceanic Canals.

UNCLE SAM IS GIVEN A GENTLE HINT TO "DO IT NOW"

Sub-Treasury Has Thus Far Failed to Arise "Phoenix-Like From its Ashes."

A memorial to Congress, urging the need of an appropriation to build a sub-treasury on the site recently purchased at Pine and Sansome streets, San Francisco, has been sent to Washington by the Chamber of Commerce, the Merchants' Association, the Merchants' Exchange, the North Central Improvement Association, the San Francisco Real Estate Board and the San Francisco Board of Trade. It is in the form of a handsomely printed booklet, illustrated with half-tones of the fine banking institutions erected or rehabilitated here since the fire, as a gentle hint to Uncle Sam to do as well as private enterprise has done. There are twenty-three of these and they make an imposing showing, especially by comparison with the patched-up one-story ruin in Commercial street that still serves the country as a money warehouse in this city; a picture of which was not omitted from the general display. The memorial says, in part:

The United States Sub-Treasury Building was destroyed by fire in April, 1906, nearly four years ago. Since that date most of the local banking institutions have erected new high-class buildings for themselves, and private enterprise has also invested many millions in this city in replacing office buildings, hotels, etc., with modern and substantial structures. In unfavorable contrast is the present Sub-Treasury Building in San Francisco, as is shown by the photographs illustrating this memorial.

The temporary quarters now occupied by the Sub-Treasury consist of the roofed remains of the first story of the building destroyed by the fire (the original building was four stories in height), and is not in keeping with the importance of such an institution in a city of the standing of San Francisco, especially in view of the fact that the eyes of the civilized world are directed toward San Francisco, which will soon be further increased in importance by the completion of the Panama Canal.

The inadequate character of the accommodation furnished by this temporary building is emphasized by the fact that, in November and December, 1908, the government was compelled to spend \$272,500 in shipping away from San Francisco coin for which suitable and safe storage could not be furnished in the present Sub-Treasury.

The memorial is addressed "To the Members of the Congress of the United States," and concludes:

Representing the commercial, banking and real estate interests of San Francisco, we respectfully and earnestly ask your support to the bills which have been introduced in Congress at this session, providing for the necessary appropriation for the construction of a Sub-Treasury Building in San Francisco on the new site purchased by the government for that purpose.

Congressman Kahn and Senator Perkins have each introduced bills, which carry adequate amounts for an imposing structure.

GOOD NEIGHBORHOOD, THIS, FOR A REMOUNT STATION

Feeling that an army remount station should be established near San Francisco, the Directors of the Merchants' Association have adopted the following resolution:

Whereas, it is now the policy of the United States War Department to establish Remount Stations throughout the country, at which young horses purchased directly from the farmers and breeders are trained for army uses, and

Whereas, in the Pacific Coast States large numbers of horses suitable for army purposes are bred and raised, some of which are sold to the government and transported across the country to the Remount Stations located in Oklahoma, Idaho and other distant points; therefore, be it

Resolved, that in the opinion of this organization it would be economically and otherwise advantageous to the government to have a Remount Station established at some point in Central California, at or near the city of San Francisco; that such station would be of great benefit to the farmers and breeders of the Pacific Coast States who would thus be provided with a market for their horses close at hand, and that by its establishment the government would effect a very large saving in transportation of horses, hundreds of which are annually brought across the country from the eastern and middle states by rail and shipped from Seattle and San Francisco to our island possessions.

Resolved, that the matter of the economic value of a Remount Station in California be called to the attention of our Senators and Representatives in Congress, and that they be requested to use their best efforts to secure the establishment of a Remount Station in this locality as soon as possible.

Resolved, that a copy of these resolutions be sent to each of the Senators and Representatives of the State of California in Congress.

THE BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

ANDREW M. DAVIS, President.
L. M. KING, Secretary.

Merchants' Association

OFFICERS AND DIRECTORS

ANDREW M. DAVIS	President The Emporium
C. K. MCINTOSH	First Vice-President S. F. National Bank
R. H. SWAYNE	Second Vice-President Swayne & Hoyt
BYRON MAUZY	Treasurer B. Mauzy Piano Co.
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EUGENE J. BATES	Hulse-Bradford Co.
GUSTAVE BRENNER	Gore Impr. Co.
GEORGE C. BOARDMAN, JR.	Boardman Bros. & Co.
W. D. FENNIMORE	Cal. Optical Co.
HARTLAND LAW	Viai Co.
H. W. POSTLETHWAITE	Holmes Lime Co.
M. H. ROBBINS, JR.	Otis Elevator Co.
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
FRANK M. TODD	Editor Review

STANDING COMMITTEES

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Trade and Finance

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NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenhood & Jansen.....Monadnock Bldg.
Brace, H. M.Chronicle Bldg.
Barrow, Wade, Guthrie & Co.310 Sansome
Herrick, Lester & Herrick.....Merchants Exchange Bldg.
Lomax, W. B.Chronicle Bldg.
McLaren, Goode & Co.Thos. Clunie Bldg.

Price, Waterhouse & Co.310 Sansome

Ruckstell, John R. Claus Spreckels Bldg.

Rowe, C. V.Room 247, 268 Market

Heitz, Louis....149 California

ACETYLENE GAS GENERATORS.

Bullard, E. D.Rooms 221-223, 268 Mkt.

ADVERTISING.

Cooper, F. J.18 Montgomery

Green, J. Chas., Co.

.....Stevenson and Clinton Park

Johnston-Dienstag-Ayers....130 Kearny

KNAPP, WM., & CO.747 Sansome

The Peters Cartridge Co.608 Howard

Barth, Hermann....12 Geary

ADVERTISING NOVELTIES.

KNAPP, WM., & CO.747 Sansome

AMMUNITION.

The Peters Cartridge Co.608 Howard

ARCHITECTS.

Barth, Hermann....12 Geary

the Appraisers' Building or some other convenient place, of the Chinese Bureau for the examination of witnesses relative to the right of Chinese coming to San Francisco to be admitted to this port, on the ground that the removal of such Bureau to Angel Island would work an unnecessary hardship upon witnesses, on account of the inconvenience and length of time required by the trip and it would be an unjust discrimination to require some witnesses to go to the island and for examination and allow others to be examined in San Francisco.

THE BOARD OF DIRECTORS OF THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

ANDREW M. DAVIS, President.

L. M. KING, Secretary.

A copy of the resolution has been duly forwarded to Secretary Nagel, of the Department of Commerce and Labor.

EXTEND THE CHANCE TO BID ON NAVAL SUPPLIES

Arrangements have been made with the United States Navy Pay Office to furnish this office with copies of notices of proposals for naval supplies for stations on this coast, in order that merchants dealing in such supplies should have an opportunity to bid. The Association will send out notices to those interested, stating the time and place where bids are to be opened. It is believed that while many firms have their own arrangements for getting such information, others that have not yet gone into this business would be glad to have such information, just as they were when the Association, by simplifying schedules, induced many that had never done so before to bid on the furnishing of city supplies.

There are now over 1,300 members in the Merchants' Association. They should all work together to raise it to 2,500.

Reliable Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,400 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President
Merchants' Association of San Francisco

Frank J. Symmes, Ex-President
Merchants' Association of San Francisco

Burnham, D. H., & Co.Merchants Ex.
Colley, C. J.Pacific Bldg.
Curlett, WilliamPhelan Bldg.
Dutton, L. B.Chronicle Bldg.
Holmes, Edward L.338 Pine
Leonard, Jos. A.903 Phelan Bldg.
McDougall Bros.353 Russ Bldg.
Meussdorffer, C. A.Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt Bldg.
Meyers, Henry H. 1201 Kohl Bldg.
Mooser, Wm. Union Trust Bldg.
Reid Bros. Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co. 311 Crocker Bldg.

ART GLASS.
California Art Glass B. & C. Works. 768 Mission

ART GOODS.
Gump, S. & G., Co. 246 Post
Sanborn, Vail & Co. 847 Mission
Schussler Bros. 1218 Sutter
Vickery, Atkins & Torrey. 550 Sutter

ARTESIAN WELLS.
Lowe, J. W. 7 Spear

ARTESIAN WELL TOOLS.
American Tool Works. 109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Manville Co. 127 New Montgomery

ATTORNEYS-AT-LAW.
Bancroft, Philip Monadnock Bldg.
Blakeman, T. Z. 420 Phelan Bldg.
Chamberlain, J. P. 378 Russ Bldg.
Feigenbaum, Sanford. Merch. Ex. Bldg.
Frank, Nathan H. Mer. Ex. Building
Heller, E. S. Union Trust Bldg.
Houghton & Houghton. Merchants Ex.
Hutchinson & Hutchinson. Call Bldg.
Kellogg, Sheldon G. Crocker Bldg.
Keyes, A. D. Humboldt Bank Bldg.
Kierulff, T. C. Foxcroft Bldg.
Lake, Frederick B. 2008 Lyon
McNab, Gavin 1208 Metropolis Bank Bldg.
McCutcheon, Edw. J. Merchants Ex.
Montague, H. B. 250 Montgomery
Morrison, Cope & Brobeck Crocker Bldg.
Naylor & Riggins. 427 Sheldon Bldg.
Page, Chas. 2518 Pacific Ave.
Peixotto, Edgar D. Russ Bldg.
Putnam, Osgood 519 California
Scheeline, S. C. 417 Montgomery
Son, Chas. A. 837 Mission
Smith, Sidney V. Merchants Exchange
Thomas, Gerstle, Frick & Beedy.
..... 310 Sansome

AUCTIONEERS.
Chase, Fred H. & Co. 478 Valencia

AUTOMOBILES.
Leavitt, J. W., Co. 300 Golden Gate
Pioneer Automobile Co. 724 Golden Gate

AUTOMOBILE SUPPLIES.
Chanslor & Lyon Motor Supply Co. 501 Golden Gate

BAGS, BALE ROPE & BURLAP.
Bemis Bros. Bag Co. Sansome & Vallejo
Schmidt, Johann. 119 Drumm

BAKERIES.
California Baking Co. Eddy & Fillmore
Young & Swain Baking Co. 1433 Devisa

BANKS & BANKERS.
American National Bank.
..... Merchants' Exchange Bldg.
Anglo and London-Paris National
Bank. Pine and Sansome
Anglo-California Trust Co. 16th & Mission
Bank of California, National Ass'n.
..... 422 California
Bank of Italy. 552 Montgomery
Batchelder, Geo. A. First Natl. Bank Bldg.
Canadian Bk. of Commerce, Cal & Some
Central Trust Co. Sansome & Market
Citizens' State Bk. 1051 Monadnock Blg.
Crocker Nat. Bk. of S. F., Post & Market
Donohoe-Kelly Banking Co. 100 Mtgy
French-American Bank of Savings.
..... 108 Sutter
German S. & L. Society. 526 California
Hibernia S. & L. Soc. McAllisr & Jones
Humboldt Savings Bank. 785 Market
International Bank'g Co. Mills Bldg.
Italian-American Bk. Montg. & Sacto.
Marine Trust and Savings Bank.
..... 100 Market
Mechanics Savings Bank.
..... Mason and Market
Mercantile Trust Co. of S. F. 464 Cal.
Moyer, Daniel. Pine & Sansome
Mission Bank. The. 16th & Julian Ave.
Mission Savings Bank. 2631 Mission
Mutual Savings Bk. of S. F. 708 Mkt.
Russo-Chinese Bank. 417 Montgomery
Rollins, E. H. & Son.
..... First Natl. Bank Bldg.
Savings and Loan Society. 101 Montg.
San Francisco National Bank.
..... 450 California
S. F. Savings Union. Montgy & Cal.
Seaboard National Bank. 101 Market
Security Savings Bank. 316 Montgomery
Swiss-American Bank. 12 Sansome
Wells-Fargo-Nevada National Bank
of San Francisco. Union Trust Bldg.
Western National Bank of San Fran-
cisco. Powell & Market
Yokohama Specie Bank. 415 Sansome

HARBERS' SUPPLIES.

Breckelmann Bros. 162 Turk

BEER BOTTLED.

Blue and Gold Bottling Co. 2745 16th
Fredericksburg Bot. Co. 18th & Ala.
Rapp, John & Son. Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co. 317 Howard
Heins, Alex., Belting Co. 2413 Harrison

BOILER WORKS.

Eureka Boiler Works. 57-59 Mission
Keystone Boiler Wks. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works. 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The. 270 Valencia
Malloye, F. Co. 251 Bush
Phillips, Wm. R., Co. 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch. 565 Mkt.
Elder, Paul. 239 Grant Ave.
San Francisco News Co. 747 Howard
Whitaker & Ray Co. 770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co. 557 Mission
Heim, F. L. 156 Powell
Koenig Shoe Co., The. Kearny & Post
Mauzy & Reid Shoe Co. 587 Mission
Nolan-Earl Shoe Co. 727 Mission
Philadelphia Shoe Co. 825 Market
Rosenbaum Bros. 343 Kearny
Rosenthal's, Inc. 151 Post
Royal Shoe Co. 738 Market
Sommer & Kaufman. 836 Market
United Workingmen's Boot & Shoe
Co. 156 Second
Williams-Marvin Co. 660-664 Howard
Wolf, H., & Bro. 1609 Fillmore
Young, Geo. H., Inc. 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co.
..... 1244 Flood Bldg.
Korbel Box Factory. 2014 Bryant
Pacific Box Factory. Clay & Front

BREWERY.

Burnell & Co. Jones & O'Farrell
Ilibernia Brewery. 1241 Howard
Lochbaum & Co., A. H. 125 King
Union Brewing & Malting Co.
..... Eighteenth & Florida

BREWERS' AGENTS.

Olympia Beer Co. 1423 Sansome

BREWERS' AND BOTTLED'S SUPPLIES.

Bauer Schweitzer Co. 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co. Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co. 544 Sansome
Hohweisner, C., & Co. 511 Wash.
Mayhew, F. E., & Co. Battery & Wash.
Maitoon & Co. 516 Battery
Swayne, Hoyt & Co. 412 Battery

BROKERS—DRUG.

Serwe & Prien Co. Freemont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E. 91 Drumm
DuVal, W. M., & Co. 112 Market
Maillard & Schmeidell. Sac. & Front
Page Bros. 414 Montgomery
Tozer, R. M. 868 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J., & Co. 480 California
Doubleday, D. G. 157 Sutter
Girvin & Eyre. Merchants Ex. Bldg.
Politzer, Alex. 519 California
Pollitz, Edw., & Co. 419 California
Toplitz, Jos. B. 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association.
Market, Golden Gate & Taylor
Pacific States Savings & Loan Company. 569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co. Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Holden-Deuprey Co. 126 W. Mission
Levy, Oscar S. 15 Second
Lilley & Thurston Co., The. 82 Second
Waterhouse & Price. 59 Third

BUTCHERS.

Baccus, R. T. Haight & Shrader
Bayle-Lacoste & Co. California Market
Clayburgh & George. 333 Kearny
Finke, Fred H. 10 East
Herman, Benj., & Son. Bush & Franklin.

CHURCH GOODS.

O'Connor Co., Inc. The. Taylor

CIGAR AND TOBACCO DEALERS.

Blaskower, M., & Co. 201 Montgomery
Bouquet-Cohn Cigar Co. 30 Front
Ehrman Bros. & Co. 134 Front
Gunst, M. A., & Co. California & Front
Heyneman, Herman, & Son, Inc.
..... 325 Davis
Jindell, H. L., & Co. 20 Front
Lane & Connally. 26 Front
ordenstein, Max. 2131 Devisadero
Pollak, Arnold. 113 Merchants' Ex. Bldg.
Willard Bros. 316 Battery
Wolf, Edward, Co. 161 California

CIGARETTE MANUFACTURERS.

Bollman, John, Co. Battery & Commerce

CIRCULAR DISTRIBUTORS.

Weil, Wm. M. 27 Stevenson

CLOAK AND SUIT HOUSES.

Cailleau, Armand, Inc.
..... Grant Ave. & Geary
Golden Gate Cloak & Suit House.
Market, near Jones
Gould, Sullivan & Co. 253 Post
Heilbron, L. 923 Market
Meyer Cloak & Suit House.
..... 114 Sansome
Ranshoff, L. 230 Post

CLOTHING DEALERS.

Alexander & Danzinger. 124 Sansome
Atkins, Robert S. 168 Sutter
Brown Bros. & Co. 664 Market
Carroll & Tilton Co. 735 Market
Frank Bros. 1015 Market
Golding, A. 9 Fourth
Hastings Clothing Co., Post & Grant Av.
Hirsch Bros. 949 Kearny
Hoffman, Rothechild & Co.
..... 516 Market
Keilus, Chas., & Co. Post, above Kearny
Lilienfeld, Alfred, & Co. Kearny & Post
Lyons, Henry, & Sons. 122 Kearny
Pauson & Co. Kearny & Sutter
Raphael, J. W. 326 Foxcroft Bldg.
Roos Bros. Market & Stockton
Straus, Louis. 658 Mission
Wood, S. N., & Co. 4th & Market

COAL DEALERS.

Brooks, Peyton H. 429 12th, Oakland
Campbell, A. C. Second & Townsend
Easton Coal Co. 131 Folsom
Fritch, George, Co. 110 East
Greenberg, A. H. 1409 Ellis
Lewald, Sanford G., Co. 2036 O'Farrell
Morton, Thomas, & Son. 500 Eddy
Oregon Coal & Navigation Co. 24 Mkt.
Rosenfeld's Sons, John. 1024 Mer. Ex.
Stafford, W. G., & Co. 214 East
Western Fuel Co. 430 California
Whitney, Irving G. Crocker Bldg.

CODFISH DEALERS.

Alaska Codfish Co. 10 Main
Union Fish Co. Clay and East

COLLECTION AGENCIES.

Curtin, D. A. 601 Monadnock Bldg.
Merchants' Mutual Adjusting Agency
..... Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison, D. E., & Co. 134 Washington
Armsby, J. K., & Co. 627 Howard
Atchison, B. M., & Co. 2550 Sacramento
Biagi, D., & Co. 388 Davis
Bodwell Produce Co. 210 Washington
Botto, N., & Co. 303 Washington
Campodonico & Burns. 105 Wash.
Collins, Thos. W., & Co. 34 Davis
Cutter, E. B., Co. 608 Merchants Ex.
De Pue, Edgar J. 614 Merchants Ex.
Detels, M. P. California, near Front
Dodge, Sweeney Co. 40 Spear
Draz, Francis & Co. 448 Battery
Eveleth-Nash Co. 422 Front
Galli, A., Fruit Co. Davis & Washington
Garcia Bros. & Aiken. 116 Washington
Garcia & Maggini Co.
..... Drumm & Washington
Griffith-Durney & Co. Fife Bldg.
Growers' Co-operative Agency. 436 Front
Hammar & Co. 310 Clay
Higgins Bros. Co. 317 Drumm
Hilmer, Fred L., Co. 129 Davis
Hopkins, L. J., Co. 419 Front
Hyman Bros. Co. Kohl Bldg.
Jacobs & Malcolm. Drumm & Wash.
Jacobson, Reimers & Co. 304 Davis
Jaudin, H. U., Co. 225 Washington
Jones & Pettigrew. 130 Washington
Kittle, H. de W., Union Trust Bldg.
Landsberger & Son. Sheldon Bldg.
Leist, C. J., & Co. 2835 Washington
Lewis-Simas-Jones Co. 429 Davis
Levy, A. & J., Zentner Co.
..... Davis & Washington
Martens, Read & Co. 104 Clay
Mitchell & Goodall. 124-8 Washington
Morris Bros. Co. 18 Drumm
Norton, Teller Co. 176 Spear
Lewis-Simas-Jones Co. 429 Davis
Levy, A. & J., Zentner Co.
..... Davis & Washington
Russell & Davidson. 62 Pine
Russell & Davidson. 419 Front
Sanford Bros. 430 Front

Scatena, L., & Co. 101 Washington
Schultz-Hansen Co. 330 Drumm
Schwartz Bros. 701 Union Trust Bldg.
Sloss, Louis, & Co. 310 Sansome
Southern Pac. Mill Co., Royal Ins. Bldg.
Von Hansen & Co. 100 Davis
Vanvalves, M. D. 117 Washington
Welbanks & Co. 224 Drumm
Welch & Co. 244 California
Western Creameries Co., Cal. & Davis
Wetmore Bros. 450 Front
Whitney, C. E., & Co., Third and Mission
Wolff, Wm., & Co. 52 Beale
Wolf & Sons. 215 Drumm
Wolfen, Max & Co. 421 Front

CONFECTIONERS.

Blum, S. California & Devisadero
Demartini, L. Supply Co., Front & Pine
Gruenhagen Bros. 1610 Van Ness Ave.
Haas, Geo., & Son. 770 Market
Lechten Bros. 1242 Devisadero
Maskey, Frank Kearny, near Market
Rhine, Henry, & Co. 19th & Bryant
Townsend, W. S. 755 Market

CONTRACTORS.

Chadwick & Sykes. 418 Crocker Bldg.
City Street Improvement Co.
..... Merchants Exchange Bldg.
Clinton Fireproofing Co.
..... 841 Monadnock Bldg.
Hausen, F. L. 127 Montgomery
Penny, Isaac Hotel St. Francis
Ransome Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard 518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons. 779 Market
Masow & Morrison. 518 Monadnock Bldg.

COOPERS.

California Barrel Co. 22nd & Illinois
Carl Cooperage Co. 54 Boardman
Woerner, David, (Est. of) 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W. 844 Monadnock Bldg.
CORDAGE MANUFACTURERS.

Tubbs Cordage Co. Kohl Bldg.
CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co. 728 Mission

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co. 46 Beale
Cowen-Heineberg Co. 365 Market
Nathan-Dohrmann Co. Stock'n & Geary
Schloss Crockery Co. 17-19 Beale

CRUSHED ROCK.

Gray Bros. 2nd & Mission

CURIO DEALERS.

Hettrich, A. L., Co. 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTAL SUPPLIES.

James T. Edwards Co., The. 323 Geary

DENTISTS.

Flood, A. M., D. D. S. 1210 Stockton
Platt, Frank L., D. D. S.
..... Geary & Powell

Westphal, Otto Francis, D. D. S.
..... 1421 Gough

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th

Prager's Market & Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 46 Sutter

Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Feintuch Display Fixture Co.
..... 134 Sansome

DOORS AND WINDOWS.

California Door Co. 43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co. 97 Sacramento

Cartwright Draying Co.

..... Main and Mission

Emmons, G. W. 3 First

Farnsworth & Ruggles 109 Davis

McNab & Smith. 38 Davis

Overland Freight & Trans. Co. 35 2nd

Pierce-Rudolph Storage Co. 1450 Eddy

Rode, C. B., & Co. 102 Pine

Strauss, K. 130 Pine

Teele & Co. 764 Clay

Western Trans. & Strge. Co. 223 Front

Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co. 255 California

Griffin & Skelley Co. 16 California

Guggenheim & Co. Sac'to & Davis

Otzen Packing Co. 423 Drumm

Phoenix Packing Co. 16 California

Rosenberg Bros. Co. 153 California

DRUGGISTS.

Ayers, Edw. N. Van Ness & Geary

Baer Drug Co. 722 Market

Boericke & Runyon. 140 Powell

Broemmel, J. G. B. 2501 California

Calegaris, J. Kearny & Pacific
Coffin-Heddington Co. 35 Second
Fauda, C. O. 303 Montgomery Ave.
Ferry Drug Co. 20 Market
Green, Frank T. 500 Devisadero
Lainer, Rd. Drug Co.
..... Golden Gate & Fillmore
Langley & Michaels Co. 31 First
Leipnitz Co., G. Sutter & Laguna
Lengfeld's Pharmacy. 1801 Fillmore
Owl Drug Co. 611 Mission
Rockstroh, F. E. 1044 Valencia
Rossi Drug Co. 1900 Union
Schmidt, Val. Polk & Jackson
Wakelee & Co. 58 Market
Waldron & Dietrich. 576 Mission

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co. 307 Crocker Bldg.

FOUNDRIES.

Enterprise Foundry Co. 2902 19th St.

FRUITS AND VEGETABLES.

Goetting, Charles L., & Sons.
..... California Market

FURNITURE.

Bateman, Wm. 1913 Bryant

Breuner, John, Co. 281 Geary

Cordes Furniture Co., Geary & Powell

Eastern Outfitting Co. 1017 Market

Fredericks, J., Co. 815 Ellis

Friedman, M., & Co. 259 Post

Gullixson Bros. 2086 Market

Indianapolis Furniture Co. 833 Mission

Kreiss, L., & Sons. Van Ness & Sutter

Lachman Bros. 2019 Mission

Lavenson-Schlüter Co. 227 Post

Moore, Harry J., Furn. Co. 40 O'Farrel

Plum, Chas. M., & Co. 314 Sutter

Redlick-Newman Co. 2200 Mission

Sloane, W. & J., Co. 216 Sutter

Sterling Furniture Co. 1051 Market

FURNITURE MANUFACTURERS.

Wisconsin Furniture Co.
..... 746 Phelan Bldg.

FURS.

Berwin, Chas. 39 Grant Ave.

Gassner, Louis 112 Geary

Liebes, H., & Co. 167 Post

Wallace, Robert. 126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co. 515 Market

Metropolitan Match Co. 42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter 745 Mission

California Gas Fixture Co. 357 Ellis

Day, Thomas, Co. 725 Mission

Ickelheimer Bros. Co. 441 Sutter

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son. 211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co. 158 First

GAS METERS AND STOVES.

Pacific Meter Co. 919 Monadnock Bldg.

GAS WATER HEATERS AND ELECTRIC LAMPS.

Thieben, Jos., & Co. 667 Mission

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co. 15th & Folsom

Pacific Coast Glass Wks. 7th & Irwin

GLOVES.

Moss, Geo. A. 752 Market

GLUE MANUFACTURERS.

Burd, Wm., & Son.
..... 308 Postal Telegraph Bldg.

California Glue Works. Merch. Ex.

GRAIN AND BEANS.

Barnard & Bunker. 149 California

Hansen, F. L. 127 Montgomery St.

GRAVEL.

Bay Development Co. 153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.
..... O'Farrell & Van Ness

GROCERS.

City of Hamburg Co., Inc. 322 Davis

Cluff, Wm., Co. Spear & Mission

Dannemark Bros. Haight & Scott

De Bernardi, D., & Co. 707 Battery

Getz, M., & Co. 135-141 Main

Goldberg, Bowen & Co. 242 Sutter

Levaggi, Granucci & Co., Inc. 412 Front

Haas Bros. Sacramento & Davis

Hooper & Jennings. 462 Bryant

Johnson Bros. Fillmore & Sacramento

Lennon, John A. 918 Eddy

McCullough Co., M. A. 154-156 Sixth

Meyer, A., & Co. 136 Steuart

Newbauer, J. H., & Co. Davis & Pacific

Peters Bros. 901 Cole

Rochdale Wholesale Co. 228 Commercial

Rothschild, John, & Co. 105 Market

Snook, James A., & Co. 247 Davis

Stulz, Jos. A

Christensen & Goodwin ... 241 Sansome
Commercial Union Assurance Co., Ltd.
Connor, John 430 California
Davis, J. B. F., & Son Mont. & Sac'to
Dornin, John C. Kohl Bldg.
Drennan, Wm. A. 604 Merchants Ex.
Duncan & Rehfisch Sansome & Sac'to
Fireman's Fund Ins. Co., Cal. & Sansome
Herold, Rudolph, Jr. 114 Russ Arcade
Hilman, John R., & Son. 114 Russ Arcade
Insurance Co. of N. A. 343 Sansome
Kilgarif & Beaver Post & Grant Ave.
Liverpool & London & Globe Ins. Co.
London & Lancashire Fire Insurance
Co. 444 California
London Assurance Corporation
Macdonald & Miles Russ Bldg.
Manheim, Dibbern & Co. 453-455 Mtgy.
McNear & Wayman Sansome & Sac'to
New Zealand Insurance Co.
Pacific Mutual Life Insurance Co., The
..... Post & Grant Ave.
Pacific Surety Co. 1st Nat. Bank Bldg.
Palache & Hewitt 430 California
Potter, Edw. E. 578 Sacramento
Preferred Accident Ins. Co. 704 Market
Queen Insurance Co. Pine & Sansome
Royal Insurance Co. Pine & Sansome
Rosenthal, Louis 315 California
Stovel, C. J. 136 Leidesdorff
Travelers' Ins. Co. Monadnock Bldg.
Waniorek, M. 201 Sansome
Ward, C. H. 211 Sansome
West Coast Life Ins. Co. 348 Pine
Whitely, Henry M. 307 Merchants Ex.
Wilson, Horace 407 Montgomery

INVESTMENTS.

Jennings, Rufus P. Merchants Ex.
INVESTMENT SECURITIES.
Brown-Walker-Simmons Co. Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co. Fifteenth & Utah
IRON WORKS.

Moore & Scott Iron Works Main & Howard
Morton & Hedley 215 Harrison
Risdon Iron Works 298 Steuart
Vulcan Iron Works 604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co. 17th & Mississippi
Tayler & Spottswood Co. 343 Monadnock Bldg.

Woods & Huddart 356 Market
JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T., & Co. Powell and Post
Solomon, C., Jr. 314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros. 114 Sansome
JEWELERS.

Abrams, Henry M., Co. 717 Market
Andrews, A. 50 Kearny
Baldwin Jewelry Co. 1261 Van Ness Av.
California Jewelry Co. 704 Market
Carrau & Green 112 Kearny
Dinkelpiel, J. S. 150 Post
Dorrance-Battin Co. Chronicle Bldg.
Eisenberg, A., & Co. Post & Kearny
Glindemann, W. 818 Market
Greenzweig, Geo., & Co. 150 Post
Hall, A. L., & Son 150 Post
Hammersmith & Co., Sutter & Grant Av.
Isaacs, Abe 756 Market
Judas, Alphonse, Co. 704 Market
Lehrberger, J. S., & Co. 704 Market
Mayer & Weinschenk 717 Market
Nordman Bros. 150 Post
Radke & Co. 218 Post
Schussler, M., & Co. 704 Market
Shreve & Co. Grant Ave. & Post
Sorensen, James A., & Co. 715 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co. 1506 Sacramento
KNITTED GOODS.

Pfister, J. J., Knitting Co. 739 Market
Gantner & Mattern Co., Post & Grant Av.

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Davis, Schonwasser & Co. Grant Ave. & Sutter
Marks Bros. Commercial Bldg.
Magnin, I., & Co. Grant Ave. & Geary
Newbauer Bros. 37 Battery
Schwartz & Goodman 879 Market
Paragon, The Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G. 140 Geary
LAMPS.
Boesch Lamp Co. 1135 Mission
Bauer Lamp Reflector & Electric Sign
Co. 528 Gough

LAUNDRIES.

La Grande Laundry Co. 234 Twelfth
Metropolitan Laundry Co.
..... 1148 Harrison
National Laundry Co. 3844 Eighteenth
San Francisco Laundry 1405 Turk
White Star Laundry 385 Eighth

LAUNDRY MACHINERY.

Western Laundry Machinery Co.
..... 58 Fremont
Tri-Laundry Mach. Co. 583 Mission

LAWS BOOK PUBLISHERS.

Bancroft-Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.

Gostinsky & Co. 747 Sansome
Kohlberg & Co. 526 Washington
LEATHER AND LEATHER GOODS.

Brown & Adams Co. 431 Battery

Harpman & Jansen 524 Washington

Kaufman, Davidson & Semmel. 137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co. 95 Market

Holmes Lime Co. 704 Market

LITHOGRAPHERS.

Britton & Rey 215 Bay

California Lithograph Co., Inc.

509 Sansome

Galloway Lithograph Co. 513 Howard

Olsen, O. E., Lithograph Co. 330 Jackson

Schmidt Lithograph Co. 2nd & Bryant

Union Lithograph Co. 741 Harrison

LIVERY STABLES.

Christensen, E. C., & Son. 1210 Valencia

Clemens, C. J. 316 Fulton

Kelly, Thomas, & Sons. Pine & Franklin

Pease, E. R. 1009 Valencia

LUMBER DEALERS.

Acme Lumber Co. 1014 Crocker Bldg.

Casper Lumber Co. 810 Kohl Bldg.

Collins, Geo. H. 502 California

Conolley, E. D. 2401 San Jose Ave.

Dodge, E. J., & Co. 16 California

Dolbeer & Carson Co. Merchants Ex.

Ford, Chas. D., Co. Merchants Ex.

Grays Harbor Commercial Co.

..... Foot of Third St.

Greenewald, Otto H.

..... 901 Alaska Commercial Bldg.

Hammond Lumber Co. Mechts Ex. Bldg.

Hill, F. A., Co. Santa Cruz

Hobbs-Wall & Co. Fife Bldg.

Hooper, C. A., & Co. Balboa Bldg.

Hooper, F. P. & J. A. 110 Market

Howard, E. A., & Co. 20 Howard

Hume, G. W., & Co. 713 Marvin Bldg.

Independent Lumber Co.

..... Mutual Savings Bank Bldg.

Kruse, J. S. Twenty-third & Shotwell

Meyer, Adolph 1510 Devisadero

Pacific Lumber Co. 16 California

Pope & Talbot Foot of Third St.

Schouten, J. W., & Co. 738 Bryant

Seymour & Elliot 142 Townsend

Simpson Lumber Co. 112 Market

Slade, S. E., Lumber Co. 112 Market

Soule, John E. 112 Market

Standish Hickey Lumber Co.

..... Crocker Bldg.

Tacoma Mill Co. 310 Sansome

Templeman, Henry 42 Market

Truckee Lumber Co.

..... First National Bank Bldg.

Union Lumber Co. Crocker Bldg.

Van Arsdale-Harris Lumber Co.

..... Fifth & Brainan

Wendling, G. X. James Flood Bldg.

White, L. E., Co. Balboa Bldg.

MACARONI MANUFACTURERS.

Spivalo, C. R., Co. 956 Bryant

Podesta, L. R. 512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co.

523 Market

California Tool Works 181 Beale

Compressed Air Machinery Co.

..... Jessie & Eckert

Cyclops Iron Works 223 Main

Evans, C. H., & Co. 183 Fremont

Garratt, W. T., Co. Fremont & Natoma

Henshaw-Bulkley Co. 19 Fremont

Hewitt Machinery Co. 59 Second

Marwedel, C. W. 256 Ninth

Meese & Gottfried Co. 55 Main

Moore, Chas. C., & Co. 63 First

Pacific Tool & Supply Co. 402 Mission

Pennington, G. W., & Sons. 313 Folsom

Pierson, Roeding & Co. Monadnock B.

Union Iron Works Co. Potrero, S. F.

Western Tool & Supply Co.

..... 562 Howard

Young, A. L., Machinery Co. 28 Fremont

MANIFOLDING BOOKS.

Johnston, L. A., Salesman Pacific

Manifolding Book Co.

..... 125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter 561 Mission

MANUFACTURERS' AGENTS.

Alden, S. F., & Co. 560 Crocker Bldg.

Coates, A. H., & Co. 576 Mission

Eberhard, Geo. F., Co. The.

360-362 Fremont

Freer, Burr W. 717 Market

French & Linforth. Wells Fargo Bldg.

Hughson & Merten 544 Van Ness

Luscombe & Isaacs 32 Battery

McLeod Mercantile Co. 143 Bush

Morgan & Allen Co. 717 Market

Robinson Bros. Third & Mission

Saleh, Geo. C., Co. 743 Mission

Simonds, S. E., Co. 114 Sansome

The Maydwell Co. 461 Market

Western Importing Co. 1931 Van Ness

MARBLE WORKS.

Musto, Jos., Sons-Keanan Co.

..... 535-565 North Point

MATTRESSES AND UPHOLSTERY.

Clegg, John P., Co. 18th and York

Crescent Feather Co. 19th & Harrison

Hoey, John. Rhode Island & Alameda

BLAKE, MOLLIT & TOWNE.</

PUBLISHERS.

Commercial News Pub. Co. 527 Commercial
Mitchell, Edw. H. 3363 Army
Mitchell, J. H. 717 Market
Recorder Printing & Publishing Co. 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.
First & Howard Jackson, Byron, Iron Works. 351 Market
Price, G. W., Pump Co. 23 Stevenson
Worthington, Henry R. 148 First

RAILWAY EQUIPMENT.

Livermore, Norman B., Co.
Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works. 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros & Co. 251 Montgomery
Andrews, T. P. 404 Chronicle Bldg.
Armstrong-Quatman Co.

Aronson Realty Co. 227 Montgomery
Babin, Landry C., Co. 423 Kearny

Baldwin & Howell. 318 Kearny
Bancroft, Paul. Bancroft Bldg.

Bay Shore Real Estate Co., Inc.
4392 San Bruno Ave.

Bew, Geo. E., & Co. 129 Sutter
Boardman Bros. & Co. 508 California

Bonfield & Ryan. 157 Sutter
Boeve, Toy & Co. 111 Montgomery

Browne, R. S., & Co. 129 Sutter
Clark, Curran. Russ Bldg.

Coffey, H. E. 1244 Masonic Ave.
Cowden, J. B. 339 Montgomery

Crim, W. H., & Co. Monadnock Bldg.
Dibert & White. 656 Market

Easton, Wendell. 209 Monadnock Bldg.
Edwards, S. B. Mills Bldg.

Ehrenpfert, Wm. 801 Fillmore
Fisher, Chas. W.

304 & 305 Realty Bldg., 660 Market
Giselman, Wm., trustee. Russ Bldg.

Grady, John H. 151 Sutter
Harrigan, Weidenmuller & Rosen-
stirn, Inc. 345 Montgomery

Healy & Gillespie. 244 Church
Hendrickson, Wm., & Co. Shreve Bldg.

Hensley-Green Co. 467 Mills Bldg.
Heyman, Oscar, & Bro. 113 Montg'y

Hoag & Lansdale. Room 708, 356 Pine
Hooker & Lent. First & Market

Inverness Land & W. Co. 702 Market
Kane & Co. 217 Montgomery

Kahn & Feder. 520 California
Keil Estate Co. 1209 Flood Bldg.

Langrebe, McNevin & Jones.
525 California

Levy, F. & A. Co. 241 Montgomery
Lichtenstein Bros. Co. 268 Market

Lincoln Realty Co. 925 Mills Bldg.
Lyon & Hoag. 636 Market

Mackenzie & Underhill. 106 Merch. Ex.
Madison & Burke. 30 Montgomery

Magee, Thos., & Sons. 5 Montgomery
Mann, Clarence M. 318 Kearny

Marston, Frank W. Col. Marston Bldg.
McElroy, R. D. 606 Phelan Bldg.

McGaw, John, & Co. 232 Montgomery
McMahan, Mabry. 1217 19th Ave.

McMahon, O. L., & Co. 128 Sutter
Mooser & St. Germain. 155 Sutter

Oliver, P. B., & Co. 104 Montgomery
Parksides Realty Co. of S. F.

Partridge, John. 383 Monadnock Bldg.
Politico, John L. 2104 Market

Pon, Albert J. 1012 Fillmore
Rich, A. J., & Co. 121 Sutter

Rucker, Jos. H., & Co. 49 Post
Sachs, Sanford. 2027 Sutter

S. F. & Suburban Home Building
Society. 201 Euclid Ave.

Schroth Co., The. 251 Kearny
Schmitz, L. A. 3321 Twenty-first

Shainwald, Buckbee & Co. 27 Montg'y.

Skelton, E. W. 229 Montgomery
Strassburger, I., & Co. 484 California

Strong, Belden & Farr. 157 Sutter
Truman Investment Co.

Humboldt Bank Bldg.
Umbesen, G. H., & Co. 20 Montgomery

Von Rhein Real Estate Co. 141 Sutter
Wayman, Guy T. Mills Bldg.

Weck, F. A., Realty Co. Berkeley
Weissbein Bros. 141 Sutter

Whittell, George, Jr.
Whittell Bldg., 166 Geary

Williams & Surryhine. 114 Sutter
Wolf & Hollman. 54 Montgomery

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.
Merchants Exchange, 8th Floor

RESTAURANTS.

Galindo, F. B. 136 Ellis
Kilborn & Hayden. 34 Market

Larsen, C. G. 50 Eddy
Louis Fashion Restaurant. 524 Market

Petersen, Jacob. 7 Market
Portola Cafe Co. 18 Powell

Pouchan, G., & Co. 497 Golden Gate
Ravn & Karstensen. 131 Market

Westerfeld, J., & Co. 1530 Haight
ROOFING AND BUILDING PAPER.

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Paraffine Paint Co. 34 First

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Goodyear Rubber Co. 587 Market
Gorham Rubber Co. 50 Fremont
Winslow, C. R., & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co. 1212 Market
Patrick & Co. 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co. Russ Bldg.

RUG MANUFACTURERS.

California Rug Co. 2147 Lombard

SADDLERY, WHOLESALE.

Johnson, F. S. Co. 570 Howard

SAFES.

Herring-Hall-Marvin Safe Co.
Second & Jessie Hermann Safe Co., The. 126 Folsom
Parcells Safe Co. 577 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co. 575 Market
Weber, C. F., & Co. 365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co. 717 Market
Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co.
Sanske & Broadway

SEED GROWERS.

Metson, W. H., & Co.
501 Balboa Bldg., 2nd & Market

Morse, C. C., & Co. 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons. 17 Spear

Steiger Terra Cotta & Pottery Works
729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co. 17 Jones

White Sewing Mach. Co. 1478 Market

SHEET IRON AND PIPES.

Smith, Francis, & Co. 9 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave.

Delano Bros. 70 Spear

SHIP BUILDERS.

Whelan, Jas. J. 110 Main

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.
138 Steuart

Havisdore, Withers & Davis. 34 Steuart

Josselyn, G. M., & Co. 25-33 Main
Sellers & Madison Co. 96 Market

Weeks-Howe-Emerson Co. 51 Market

SHIPWRIGHTS.

Bowes & Andrews. 14 Steuart

SHIPPING AND COMMISSION.

Alexander & Baldwin.

.... 410 Alaska Commercial Bldg.
American Trading Co. 244 California

Balfour, Guthrie Co. 350 Sansome
Barneson, Hibberd Co. 149 California

Bates & Chesebrough. Mer. Ex. Bldg.
Gale Bros. 408 Davis

Grace, W. R., & Co. 612 California
Herrmann, Geo., Co. 310 Sacramento

Hind, Ralph & Co. 310 California
Johnson-Locke Mercantile Co.
210 California

Lund, Henry, & Co. 201 Marine Bldg.
Mitsui & Co. Merchants Exchange

Meyer, Wilson & Co. 454 California
Moore, Ferguson & Co. Welch Bldg.

Newhall, H. M., & Co. 114 Battery
Otis, McAllister & Co. 310 California

Parrott & Co. 204 California
Plummer, Geo. E., & Co. 54 Steuart

Port Costa Milling Co. 210 Battery
Spreckels, J. D., & Bros. Co. 90 Clay

Williams, Dimond & Co. 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co. 77 Battery
Ide, Geo. F., & Co. 762 Mission

Ulman, Selligsohn & Brown.
149 New Montgomery

SHOE GOODS.

Dolliver Bros. 619 Mission

SILKS.

Hart, B., & Brother. 14 Sansome
Clayburgh Bros. Sansome and Bush

SILK MANUFACTURERS.

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Carlson-Currier Co. 114 Sansome

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Luhn, Otto & Co. 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., Co. 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Crocker, H. S., Co. 469 Market

Dixon, Fish & Co. 205 California

Payot, Stratford & Kerr. 62 Fremont

Schwabacher-Frey Stationery Co.
42-44 Sutter

Standard Office Sup. Co. 427 Montg'y

Merchants' Association REVIEW

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1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

IN MEMORIAM

The many friends of Frank J. Symmes, former president of the Merchants' Association, have learned with sorrow of the bereavement he has suffered in the loss of his son, Harold S. Symmes, who died at Redlands on Feb. 7, aged 32 years and 9 months.

Mr. Symmes and his family are not bereaved alone. Humanity can better spare almost any sort of man than a scholar and poet. Sound scholarship is one of the most noble of distinctions, and, to hearten us for the tasks of life, we need poems more than we need railroads, banks, great buildings, steamships or any other of the material things it is the function of business to supply. Few men are indispensable, but when one has the power to achieve scholarship, and has the gift of poetry besides, he cannot be replaced. We may treasure what we have of him, but, beyond that, what he might have given us no other man will ever give us. We are made permanently poorer by the deprivation of just so much food for the soul and character.

Harold Symmes was a poet that produced verse of a singular beauty and perfection, and a scholar whose attainments reflected luster upon his native city. He was graduated from the Sorbonne, the University of Paris, as Doctor of Belles Lettres, receiving the highest honors ever given there to an American, and a distinction only bestowed upon four other foreigners in the history of that ancient institution. His poems have been appearing recently in the American Magazine, and the "Review" had the privilege of printing one of them on the occasion of the visit of the fleet to this port.

His illness has been a protracted one, and for the past two years his life has been preserved only by a gallant struggle on the part of himself and the members of his family. That so much distinction of personality, nobility of mind and brilliance of intellect should have had to succumb in the end entails irreparable loss on San Francisco, on the state, and on us all.

Interest in the tunneling policy for the city is gaining headway constantly among improvement clubs and civic organizations, whose members see in it the most important plan of improvement, in a geographical sense, since the grading down of the old sand hills to make streets in the early days.

San Francisco clearings for the week ending February 19, 1910, were \$49,942,137. For the corresponding week of 1909 they were \$37,068,865. The increase is over 34 per cent.

CONFUSING THE ISSUE

Sometimes the real interests of a community are slow to come to the front, and its needs get sadly misinterpreted. That seems to have been the case in many quarters with respect to the street railway requirements of San Francisco.

Street railway extensions are among the prime necessities of the city. Yet the question has become confused with a side issue about the policy of municipal ownership, which may make it impossible for us to get what we so sorely want.

That such extensions are a real need and that the need is keenly realized by large numbers of our citizens is evident not only from the study of the situation made by the Merchants' Association, but from the energy displayed by twenty-seven improvement clubs representing property owners in the outlying districts, and the year-long efforts of their representatives on the Joint Executive Committee to bring about an agreement with the United Railroads that should result in the building of the lines desired. These negotiations were in a hopeful stage. Diplomacy seemed about to accomplish more of real value than a great deal of noise had been able to do. Suddenly the situation is made more difficult than ever by the injection of an issue that is of no immediate relevance and that jeopardizes the fruits of a whole year's work,

Our outlying residence districts are in competition with suburban tracts on the east side of the bay. Our merchants depend for a large part of their business on our outlying residence districts. Across the bay, liberal policies in regard to franchises are pursued and the transportation interests are encouraged to develop new territory instead of being hampered and handicapped. So high a value is placed on such development that one improvement club, in North Berkeley, has undertaken to raise \$9,500, which is to be advanced to the company for building about half a mile of new track, and of which \$2,500 is to remain as a permanent bonus for the extension.

San Francisco was in a fair way to get five much longer extensions for nothing—and may, by good fortune, get them yet. But if it does it will be through the methods of the Joint Executive Committee. Meanwhile it would be wise to bear in mind that these twenty-seven improvement clubs represent a large body of public sentiment, which knows what it wants, and which should be assisted in every way possible instead of being obstructed by any more attempts to settle side issues.

IS IT A BLUNDER?

It is pretty certain that a blunder has been made in the removal of the Chinese immigration bureau to Angel Island, and we shall be fortunate if it does not prove a serious one for San Francisco. The discriminatory phase of the matter, adding a stigma of personal odium to the ordinary difficulties of administering the exclusion law, might have been expected to arouse just the sort of resentment that the Oriental knows so well how to make effective; and from present indications it has done so.

It appears we are to have something very like a Chinese boycott against San Francisco, unless we can induce a change of front on the

part of our officials. The Chinese Six Companies have taken up the matter. Chinese merchants are writing home and advising Chinese travelers and immigrants to take the northern route into this country. This may be good news for Seattle or Victoria, but how are our people going to like the loss of the business? There seems to be no objection to the use of Angel Island as a place of detention for immigrants pending a trial of their right to land; in fact it is far better for Chinese immigrants than the old detention shed. The nuisance arises out of the compelling of witnesses to go there to testify—some of them merchants whose time is valuable and who must sacrifice the better part of a day to the trip. And the injury to "face" results from the fact that none but Chinese witnesses are thus discommoded, others being examined at the Appraisers' Building as before. It takes a long time to start a Chinese boycott, and a long time to get it stopped. The Japanese found it very damaging.

NEW ROADS NEEDED

San Francisco should have and could have at small expense, three effective outlets to the south, namely: by an automobile boulevard to the county line, connecting with a good San Mateo county road, kept well up in the hills and capable of developing a fine territory suburban to this city; by the Mission road, for heavy traffic; and by Potero avenue, Army street and Railroad avenue connecting with Visitacion Valley by a tunnel and extending down the bay shore. If the Charter Oak Boulevard, formerly proposed, were constructed it would provide connection with the southern bay shore. The development of the city by such means would be worth all it cost.

One of the most useful services rendered its members by the Merchants' Association recently was the publication of the bulletin on the Federal Corporation tax law, prepared by Messrs. Wright & Wright, attorneys for the Association. There has been a large demand for this bulletin, which has undoubtedly saved dozens of business men amounts in attorney fees equal to membership dues in the Association, for several years.

One of Boston's Aldermen had a brother who drew \$2.50 a day as a provisional inspector of lumber, and who did not inspect any lumber. Eventually this brother was appointed provisional care-taker of horses, and his wages increased to \$1,400 a year. The civil service commission held an examination, but the Alderman's brother failed to obtain a place on the eligible list. It was thereupon found that the position of care-taker of horses at \$1,400 was not necessary, and no one was appointed, a saving to the city of \$1,400.—Good Government.

Slowly the scars of the calamity disappear. The chimney inspection ordinance, passed just after after the fire, is in process of repeal.

Opposition to the construction of viaducts across East street at the foot of Market, on the ground that they would spoil the architectural effect of the Ferry building, seems ill-considered. It would be much better to spoil the architectural effect of the Ferry building than to have some citizen spoiled by a trolley car.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

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No. 164

BOARD OF WORKS REJECTS MUCH BAD ROCK AND CONCRETE

Activity of the Association's Bureau of Inspection Raises the Average Standard of Public Work All Along the Line

At the request of the Bureau of Inspection of the Merchants' Association, the Board of Public Works has ordered a thorough examination of the defective concrete in the morgue building at the Infirmary, with the result that it was decided that, based on the specifications for this work, the condition of the building warranted its condemnation; and the Board of Works has ordered all the concrete torn out and the work done over. This conclusion coincided with that reached by the Association's Bureau of Inspection, as the result of its examination.

Recent developments in the line of inspection of improvements under the bond issue have caused a raising of standards all along the line, until the work now being done for the city is said by competent judges to be better on the average than that commonly obtained on private contracts. Such a condition probably exists in San Francisco alone among the cities of this country, and is far better than any one supposed could be established here. The result is due to the rigid tests of the various materials by the Board of Works, and its close inspection of workmanship, supplemented by the inspection of the Association's Bureau.

Soft Rock, Hand Mixed.

The Association has steadily pursued the policy of criticizing no contractor that evinced a disposition to make his work good, even where it has had to call attention to defects. Its sole purpose is to see that the taxpayers get substantially what they pay for, and it will see to that.

As the millennium has not yet arrived in San Francisco, there is always something that tends to go wrong. For example, the inspectors' reports show three attempted breaches of specifications on one of the school buildings last month; rock for the concrete was very dirty, a large percentage of it was soft, and the concrete was being mixed by hand, making a lower value in the cement element, and a lower strength of the aggregate. Complaint was made by the Bureau inspector, but the work went right on until the matter was carried up to the president of the Board of Works. In Mr. Casey's office pieces of the rock delivered for this job were taken by the Bureau's engineer and knocked to pieces in the hand. A thorough investigation of the whole building has been requested, to include tests of the completed concrete. Samples of this rock have been taken before witnesses and stored under seal in the office of the Bureau. The Association is thus in a position to en-

force this contract to the letter if necessary.

Poor rock has been delivered on several other buildings. If it makes weak work, as the engineers contend, it should not be used. If it is "good enough," as the contractors sometimes contend, then the city should not have to pay for better.

Missed Sewer Pipe.

In a lot of iron-stone pipe delivered on one of the sewer contracts seventy-five per cent was so misshapen as to be unfit for use, and ninety per cent of it was more or less poorly glazed. On another sewer job porous concrete has been discovered along the line of a joint, but it will be repaired.

Many of these defects are found by the city's inspectors, and some by the Association's men, and whenever found there is a disposition on the part of the Board of Works and the City Engineer's office to have repairs made or bad work torn out if necessary. Contractors are recognizing that the Association plays no favorites and that its inspection standardizes the execution of contracts so that all have an equal chance.

Subscriptions for this work are being made in a very encouraging manner, and the Directors of the Association feel that they have the substantial support of the taxpaying interests.

Banks Subscribing for Two Years.

Probably the banks of the city are better informed about the necessity for this sort of public service than any other part of the community. Many of them are subscribing for two-year periods. They would not feel justified in laying out the money of their stockholders if they did not have confidence in the organization that is expending it, and if they did not see that it would save the citizens of San Francisco enormous amounts to have the public work done in such a manner that it will not have to be repaired, either from municipal revenues needed for some other purpose, or out of the proceeds of further bond issues. As a matter of fact, the undertaking of so much work always involves the risk of heavy expense for its maintenance later on. The only way in which such expense can be avoided is by making sure the city gets what it pays for the first time the work is done.

The value to the taxpayer can never be measured. This inspection work means a conservation of the resources of the community, which will be richer and stronger by the amount saved, and by the confidence it will have in its own ability to carry out

great undertakings in an efficient and economical manner. It is more than merely a case of the elimination of graft from public contracts—it raises collective efficiency and furnishes the assurance that permanent improvements are to be really permanent. Such assurances are an encouragement of progress. To accomplish this requires no ordinary vigilance, but extensive supervision by experts. Some of the classified items of a month's activity by Bureau inspectors will indicate how the field is covered. A recent report of the Bureau reads:

During the month there were 286 inspections of sewer work, 158 inspections of buildings, and 397 inspections of the high pressure fire protection system, or a total of 841, exclusive of inspections by the engineer in charge. This is an increase of thirteen inspections over the previous month. The financial secretary attended the meetings of the Board of Supervisors, the meetings of the Finance and Building Committees, and the meetings of the Board of Works as necessary. All matters to which attention has been called and that have not been corrected are being watched by the Bureau and it will insist upon their being corrected.

CLEARING THE WAY FOR A TUNNEL UNDER FORT MASON

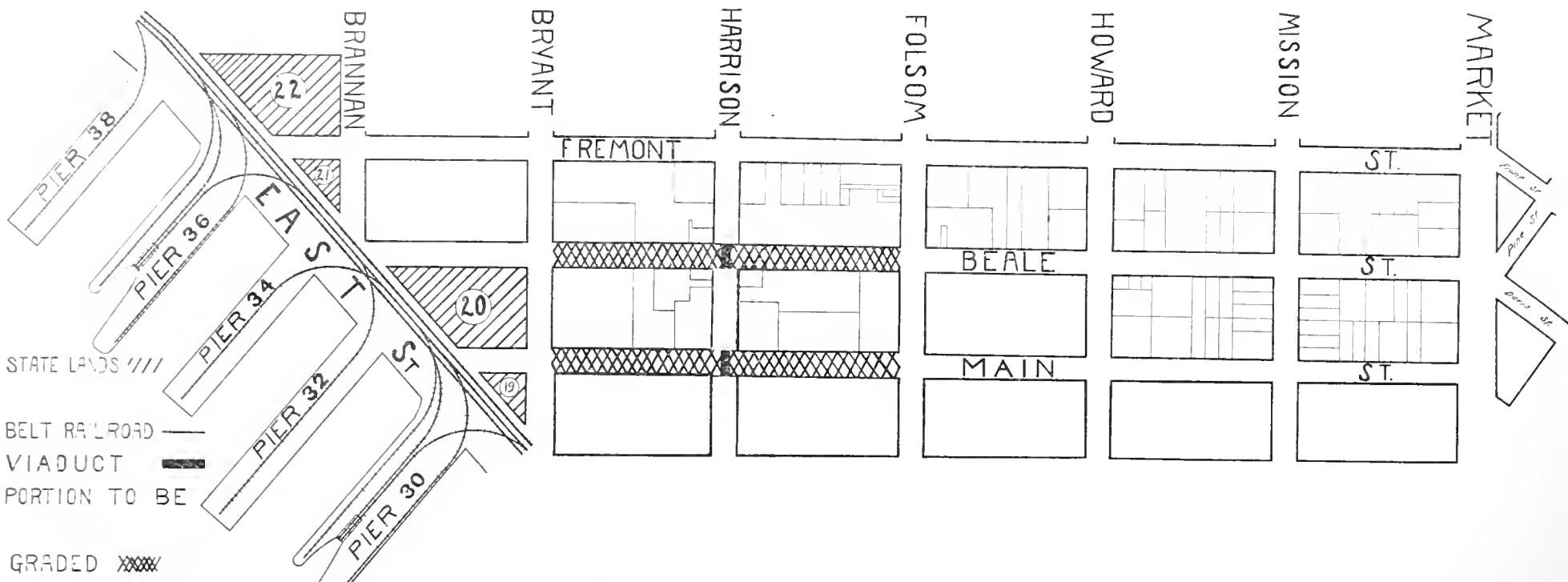
Project Now Sticks at the Fixing of a Rate for the Transit of Railway Cars.

The Merchants' Association is endeavoring to effect a compromise between the Southern Pacific railway and the Secretary of War that will permit the proposed tunnel under Fort Mason to be built.

An obstacle has been encountered in this very important matter in the shape of a disagreement over the rates to be charged per car for transit through the tunnel when it shall be built. Work on the undertaking has been stopped, because the company wished to charge ten dollars a car, while the Secretary of War wanted to make it a condition of the permit that he should have the fixing of the rates.

Director Law suggested a compromise to the effect that the railroad company be allowed a rate that would net it five per cent on the cost of the investment and maintenance, provided such rate should not at any time exceed ten dollars a car. Several hundred signatures have already been obtained to a petition that such a compromise be adopted in order to allow the work to go on. These have been obtained among residents of the section of the city lying to the west of Fort Mason, and those of other neighborhoods that will be directly benefited. Other commercial bodies of the city will be asked to join the Association in backing up this request.

A government remount station will be located in California, somewhere in the vicinity of San Francisco.



PLAN SHOWING THE PROPOSED CHANGES IN GRADES ON BEALE AND MAIN STREETS.

MAIN STREET MUST BE THE NEXT ONE TO COME DOWN

**This Will Give Two Broad, Level, Teaming Thoroughfares to the New Docks
and the Newly Created State Land**

Following up the improvement of Beale street, the Merchants' Association has asked for the cutting down of the grade of Main street, in order to provide another level thoroughfare from the vicinity of the new docks to the business center of the city. The proposed change of grade would be made between Folsom and Bryant streets, and the association asks that Harrison street be carried over by a viaduct 35 feet wide, as at Beale street.

Harrison Street Not Included.

The contemplated lowering of Harrison street is not suggested as part of the present proposal, inasmuch as it is of little benefit to property in the neighboring blocks on Beale and Main streets and does not seem to be desired by owners of the Harrison street frontage. It may be taken up as a separate proposition, after the grades of Beale and Main streets are lowered. In the meantime, Harrison at this point would furnish a convenient way to the top of Rincon Hill. The petition to the board of works reads:

San Francisco, March 15, 1910.

To The Honorable, The Board of Public Works,
City and County of San Francisco.

Gentlemen: The Merchants' Association respectfully petitions your honorable Board to recommend to the Board of Supervisors that the grades on Main Street, from Folsom to Bryant Street, be changed and established and that the street be graded and improved as follows:

1. That the grades on Main Street from Folsom Street to Bryant Street be changed and established as follows:

On Main Street at the crossing of Folsom Street at 5 feet (the same being the present official grade).

On Main Street at the crossing of Harrison Street be lowered 20 feet and established at base for Main Street, and the crossing of Harrison Street be raised 2 feet 3 inches and established at 22 feet 3 inches for Harrison Street at the southwesterly line of Main Street, the grade at the northeasterly line of Main Street remaining as at present.

On Main Street at the crossing of Bryant Street be lowered 1 foot and established at base.

On Main Street between Folsom and Bryant Streets be changed and established to conform to true gradients between the grade elevation above referred to.

2. That said portion of Main Street from Folsom Street to Bryant Street be graded to the changed official grade and recurbed with granite curbs and repaved with a basalt block pavement and resewered with suitable sewers to conform to the new sewer system, the cost of said sewers to be borne by the City and County of San Francisco.

3. That the southwest end or line of Harrison Street at the Main Street crossing be connected with the northeast end or line of Harrison Street at the Main Street crossing with a suitable steel or concrete bridge 35 feet in width and capable of accommodating all travel on Harrison Street between the upper part of Rincon Hill and the water front with two appropriate stairways connecting said bridge with the Main Street sidewalks; said bridge to conform to the changed official grade of Harrison Street at the crossing of Main Street as above designated or as may be recommended by the City Engineer.

4. That the actual cost of grading and otherwise improving said street, including the construction of the aforesaid bridge at Harrison Street crossing, be assessed against the property in the district that will be benefited by said changes of grade and improvements made on said street, except that of sewerage and except that of grading and otherwise improving that portion of said street in front of the United States property on the northwest corner of Main and Harrison Streets, the cost of which, together with that of sewerage, it is recommended be borne by the City and County.

Developing an Industrial District.

This proposed change of grade is following out the work of providing through thoroughfares on easy grades from Market Street to the water front and thus providing desirable locations for industrial establishments, which was started by the changing of the grade on Beale Street.

We desire to call the attention of your honorable Board to the urgent necessity for having this work done now and hastening proceedings as much as possible, in order that the opportunity of utilizing the space behind the new seawall being constructed along that portion of the water front may not be lost, as this affords an opportunity for the doing of this work at a very low cost.

We have suggested the grades that seem desirable, unless, in the judgment of the City Engineer, others would be better for the purpose.

Respectfully yours,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

C. K. McINTOSH, Vice-President.

L. M. KING, Secretary.

The lowering of Beale street grade, which the Merchants' Association some time ago undertook to secure, is making satisfactory headway, although it has been somewhat delayed recently on account of the time required to draw the plans for the Harrison street viaduct. These are about finished, however, and the contracts will soon be let for cutting down the street and putting in the bridge.

The suggestion of the Jordan Park Improvement Club that Sutter street be extended through Laurel Hill Cemetery to a connection with Euclid avenue is, generally speaking, a good one, although we have not investigated the matter to see where the costs are to come from in this particular case. On principle it should be done sometime, and the quicker it can be done the better. One of the greatest improvements that can be given a city is rapid transportation, and whatever contributes to that end is of high value and usually worth what it costs, whether it be in the shape of tunnels, diagonal avenues, connecting boulevards, or any other device for saving the time, energies and temper of the people.

ROLL OF THE ASSOCIATION IS STEADILY INCREASING

Additions to the Merchants' Association are being received in gratifying numbers of late. These citizens and firms have joined recently:

Dr. A. M. Flood, Dentist, 240 Stockton St.
Bowes & Andrews, Shipwrights, 14 Steuart St.
Waldron & Dietrich, Druggists, 576 Mission St.
Sunset Publishing House, Printers, 313 Battery St.

L. S. Simons, Dry Goods, 658 Mission St.
Steinberg & Kalisher, Gloves, 36 Webb St.
The James W. Edwards Co., Dental Supplies,
323 Geary St.

Byron Jackson Iron Works, Pumping Machinery, 351 Market St.

Henry H. Meyers, Architect, 1201 Kohl Bldg.
C. J. Hendry Co., Ship Chandlers, 64 Clay St.
Keyston Bros., Harness and Saddlery, 120 Second St.

The Sherwin-Williams Co., Paints and Oils, 454 Second St.

Arthur Lachman, Wines and Liquors, 510 Battery St.

Port Blakely Mill Co., Lumber, 16 California St.
Joshua Hendry Iron Works, Machinery, 75 Fremont St.

The Odeon Café, Restaurant, Eddy and Market Sts.

GET READY TO VOTE NINE MILLIONS IN BONDS FOR SAN FRANCISCO'S NEW HARBOR

It Will Be the Finest Thing of the Kind on the Pacific Ocean, and Not One Cent of the Cost Will Come Out of the State's General Taxation.

Before the Panama Canal is completed, San Francisco will undoubtedly have become famous the world around as the greatest port of the Pacific Ocean, beyond all rivalry. It depends only on the adoption by the people of the nine-million-dollar bond issue to be submitted next November, and a continuance of the present progressive methods of water-front administration.

Already those methods have produced some striking examples of permanent construction and have reduced stevedoring and teaming charges here. The tendency of them is to make San Francisco a free port, which it may some day be.

Port Will Pay Its Own Way.

There should be no doubt of the adoption of the bonding plan, especially when it is considered that not one cent of the money to pay interest or sinking fund will come out of the general revenues of the state—the whole being charged against the revenues of the port. No payments into the sinking fund are to be made for eighteen years. Long before that time, it is more than probable, it is almost certain, that the rentals of newly created real estate just back of the seawall, and the returns from the Belt Railroad, will have supplied sufficient new revenue to enable the water-front administration of that day to remit tolls, and possibly wharfage and dockage, thereby making San Francisco practically a free port.

And a magnificent port it will be. Even before the Panama-Pacific Exposition opens, East street will be a broad, smooth, well-paved thoroughfare, two hundred feet wide, running uninterruptedly from Taylor street to the foot of Fourth, sixty feet of its width devoted to bulkhead and twenty feet to sidewalks, leaving 120 feet for traffic. On this street there will be a belt railroad, with the finest equipment, crossing Market, possibly by a cut below the present level, or in some other way that will not interfere with traffic. Spur tracks will run from this road out to every wharf, so that cars can be brought alongside ships and receive or deliver freight directly, either by traveling cranes or the vessel's own cargo derricks. Other spur tracks will lead inshore to warehouses and freight yards, on state land that does not now exist in any practical sense, operated on leases that will swell harbor revenues and pay for the bonds without putting any additional burden on commerce, and that may even relieve it of some it now has to bear.

Imperishable Docks.

The whole map of the water-front will be fringed with armored-concrete docks, built on teredo-proof concrete piers extending down to hard-pan; docks that will cost practically nothing for maintenance, being imperishable, and that will doubtless be standing a thousand years from now, unless they have to make way for "hangars" for aerial navigation.

Several of these docks have been built already, and show what ought to be the character of all public improvement—time-

defying, and costing nothing for repairs. Pier 40, costing \$303,200, was built on this plan and completed June 26, 1909. Pier 38, costing \$288,600, was finished September 8, 1909. Pier 36, a combination dock and car-ferry slip, was finished January 27, 1910. Piers 34 and 54 are now under construction, 34 at the foot of First street, to cost \$167,730 and to be leased to the Western Pacific, and 54, at China Basin, at a cost of \$263,000 to be leased to the Santa Fe. This sort of construction is to go on. In addition, the old wooden piers to the north of Market street will be braced up so that they will be able to carry the weight of the belt line cars and of the fine, new-style Baldwin locomotive the Harbor Commission has recently bought for \$15,373, and more like it that they will buy in the future.

These docks are of greater capacity than those heretofore constructed and permission has just been received from the federal government to extend the pierhead line in front of China Basin so that the new ones there may be built 650 feet in length, to match those just completed.

At Work Now on the Belt Line.

Between Main street and the Channel, new construction on the belt line has already begun, and in a short space of time it will be ready to serve piers 34, 36, 38, 40, 42 and 44. It is being equipped with nine-inch girder rails weighing 141 pounds to the yard. There will be a small storage yard for cars south of Market street, but as soon as the construction of more seawall will warrant, the belt line will be extended to connect with the part now in operation north of Market. President Stafford, of the Harbor Board, says:

If the bond issue carries, seawall construction will begin immediately from Mission to Spear Streets, connecting up all that has been built thus far and making the various sections continuous from Taylor Street south. Docks of immense capacity will be built in all the gaps from Mission Street to the foot of First, and at the same time a piece of seawall can be built from the south end of the present wall to the point where a bridge will be necessary to cross the Channel. This wall should wing up the Channel to Third Street, providing commodious docking berths on the north side of the Channel and making it possible to fill in about eight and a half acres of new seawall property. This would probably be of sufficient value to meet the cost of the seawall around that neighborhood, the bridging of the Channel and the construction of two or three docks. The land would be worth nearly two million dollars and would readily rent on a 4 per cent basis.

More Frontage for the State.

Completing the seawall from First Street to the Channel and continuing on the other side, crossing the Channel by a draw-bridge, would immediately restore to the State the frontage of China Basin, making possible the early construction of a number of large docks along the property held by the Santa Fe under the China Basin lease. We have just obtained the Federal Government's permission to extend the pier-head line to 650 feet from this bulkhead. This construction could be commenced immediately after the bonds were sold and within two years it should be possible to complete all the seawall from Mission Street to China Basin. With docks along East Street from Taylor to Fourth we

should be able to take care of all commerce that will seek this port for many a year to come.

IT IS OF THE UTMOST IMPORTANCE THAT PEOPLE SHOULD UNDERSTAND THAT THE BONDS WILL NOT BE A CHARGE AGAINST THE PUBLIC REVENUE OF CALIFORNIA BUT ONLY A MORTGAGE ON THE PROPERTY OF THE STATE ON THE WATER FRONT OF SAN FRANCISCO. THE ONLY REASON FOR PUTTING IT UP TO THE PEOPLE IS THAT THE STATE HAS CONTROL. THE PEOPLE OF THE INTERIOR SHOULD ALSO REALIZE THAT THE FURNISHING OF PROPER FACILITIES FOR COMMERCE IN THE PRINCIPAL HARBOR OF THE STATE IS AS IMPORTANT TO THE PRODUCERS AS TO THE MERCANTILE COMMUNITY. This fact ought to be made clear to them through the bankers, commission men, brokers, editors, and all that have close relations in a business way with the interior. THE MAKING OF A FREE PORT, OR ONE AS NEARLY FREE AS POSSIBLE, IS DIRECTLY TO THEIR BENEFIT. The type of construction now being carried out has already caused a marked reduction in stevedoring and teaming charges.

Of the two millions of the bond issue of 1904 now going into improvements, \$900,000 will be retired in 1914, and as nearly two million dollars worth of real estate is being created by the expenditure of this sum, it cannot be regarded as a bad investment.

Improving the State's Own Property.

The proposed issue is to be of bonds that will run 75 years, subject to redemption by lot after 1950. They are to be sold only on resolution of the Harbor Commission, approved either by the governor of the state or the mayor of San Francisco. THE SINKING FUND FOR REDEMPTION IS TO BE PROVIDED OUT OF DOCKAGE, TOLLS, WHARFAGE, RENTS AND CRANAGE, ON THE WATER-FRONT OF THIS CITY. The act was carefully drawn by the attorneys for the Merchants' Association, Messrs. Wright & Wright, and safeguards the rights of the taxpayers of the state in every possible way, confining all costs to the Harbor Improvement Fund of San Francisco. The proposal will come before the people of California for approval at the general election to be held in November, and should receive the vote of the whole community.

ASSOCIATION INSPECTS NEARBY TRAIN SERVICE

Committee Will Try to Improve Means of Travel to Sacramento.

Defects in train service between San Francisco and Sacramento have been made the subject of a special investigation by an inspector for the Merchants' Association, and referred to the Committee on Transportation of the board of directors. The matter is an important one to the trade of this city, and will receive whatever attention the committee thinks advisable for improvement.

The Juvenile Court idea has spread from America to Germany, where it has produced, in the last two years, important changes in the methods of dealing with delinquent minors.

IS THE FEDERAL TAX ON CORPORATIONS, ETC., CONSTITUTIONAL?

If Not, How Shall these Taxes be Paid Under Protest so as to lay a Foundation for their Recovery?

By Allen G. Wright, of Wright & Wright, Counsel for the Merchants' Association.

The corporations and other companies subject to the federal tax have, by this time, made their returns to the appropriate local Collectors of Internal Revenue and these returns have been forwarded to Washington where the Commissioner of Internal Revenue is busy computing the assessment to be levied against the companies subject to the tax. Each company will be notified of the amount of the tax so assessed against it on or before the first day of June of this year. The taxes so assessed are payable on or before the thirtieth day of June.

Meanwhile, the constitutionality of the law imposing this federal tax is before the Supreme Court of the United States for its consideration and it is the general expectation that this court will decide the question before the time arrives to pay the tax. If the court should declare the law unconstitutional, of course no further attempts would be made by any of the federal officers to collect the tax and nothing would remain to be done by any of the companies which have made their returns.

But if, for any reason, the decision should be delayed, or if the decision should sustain the law in some particulars and declare it invalid in other particulars, then it behooves companies paying their taxes to do so under proper protest and to follow that procedure required by the federal statutes as a basis for any subsequent effort to recover the taxes so paid or any part of them.

Previous Income Tax Laws.

It is not the purpose of this article to attempt to forecast the decision of the Supreme Court but a brief statement of the outlines along which that decision may run is necessary to make clear the form of protest which should be used in the event that it should be necessary for companies, for their own protection, to pay their taxes under protest.

Income taxes levied by the federal government are no novelty. Such taxes were levied during the period of the Civil War by various statutes enacted between 1861 and 1870. The income taxes levied in those times were subsequently abolished. In 1894, in a time of profound peace, another income tax was levied and the law imposing this tax was declared unconstitutional by the United States Supreme Court in 1895 in the case of Pollock vs. Farmers' Loan and Trust Co. The income tax of 1894 imposed a percentage tax on all incomes, whether derived from business transacted or invested capital and whether earned by individuals or corporations. The tax was thus imposed upon incomes derived from the following sources:

1. Income from real property.
2. Income from personal property.
3. Income from business transacted (including earnings of professional men), and
4. Income by way of interest on state or municipal bonds.

The Decision in the Pollock Case.

There were two hearings and two decisions in the Pollock case, and, at both hearings

and in both decisions, the Supreme Court was unanimously of the opinion that, in so far as the income tax of 1894 taxed income derived as interest on state or municipal bonds, the law was invalid. Beyond this point, in the first decision, the court went no further than to hold that the tax was invalid in so far as it taxed income derived from real property. Upon this latter point the court divided by a vote of six to two, Mr. Justice Jackson not participating in the hearing. In the second decision of the Pollock case, the court was still unanimously of the opinion that the tax was invalid in so far as it taxed interest derived from state or municipal bonds, and also held that the tax was invalid in so far as it taxed income from real property and income from personal property. Upon this last point the court divided five to four, Mr. Justice Brown joining and Mr. Justice Jackson reinforcing the ranks of the minority. The majority having reached the above conclusion held that the income tax of 1894, being invalid in the particulars noted, must fall as a whole, although the suggestion was made that a tax levied upon income derived solely from the transaction of business or the exercise of a profession might be good under the federal constitution as an excise tax, if it stood alone.

Possibility of Law Being Held Invalid Only In Part.

It is apparent and, indeed, it is a matter of common notoriety, that the Congress in passing the law imposing a federal tax on corporations and other companies intended to profit by the suggestion made in the Pollock decision and make this tax strictly an excise tax. The law itself characterizes the tax imposed as a "special excise tax with respect to the carrying on or doing business." But in describing the income which forms the basis of the amount of the tax, the law provides, with reference to American companies that "income from all sources" shall be included and provides, with reference to foreign companies doing business in America, that their income shall include income from business transacted and capital invested in America. "Income from all sources" and "income from capital invested" would certainly include income from real property, from personal property and by way of interest on state and municipal bonds. It would therefore appear, at first blush, as though the federal tax on corporations was open to the same constitutional objections as the income tax of 1894, held invalid in the Pollock case.

But if the Pollock decision did not expressly overrule prior adjudications of the Supreme Court upon the income tax laws passed during the period of the Civil War, and other analogous cases, it at least reached a conclusion at variance with the understanding of those prior adjudications by such eminent legal writers, to mention only a few, as Chancellor Kent, Judge Story, and Prof. Pomeroy. And a factor in the case which may have some weight is that the personnel of the Supreme Court, as it exists to-day, is so changed, that of the nine

members of the present court, only four were on the bench when the Pollock case was decided, of whom two sided with the majority while the other two wrote long and vigorous dissents.

[Note: Since this article was written, the death of Mr. Justice Brewer removes from the Supreme Bench one of the two survivors of the majority in the Pollock case.]

If the Pollock case is to be overruled by the Supreme Court at this time, the federal tax on corporations, in the opinion of the writer, will probably be sustained, as the objections to that tax, such as lack of uniformity, want of power in the federal government to tax corporations, and the like objections, do not appear to rest on a sound foundation, so far as the writer has been enabled to examine into the question. Without overruling the Pollock case, however, the Supreme Court, especially in view of the language in the law which recites that the tax imposed is a special excise tax with respect to the carrying on or doing business, may attempt to distinguish the present law from the income tax law of 1894, by holding that the present law is valid in so far as it imposes a tax on income derived from business transacted and holding that in so far as it attempts to impose a tax on income derived from real property, personal property or by way of interest from state or municipal bonds, it is invalid. In other words, instead of condemning the law as a whole, as was done in the Pollock case, the court may sustain that part of the law which, in the Pollock case, it was intimated might have imposed a valid tax if standing alone, and only reject that portion of the present law which appears to be so clearly opposed to the conclusions reached in the Pollock case. And it may justify this severance of the valid, from the invalid parts of the law in the present case by reason of the reference in the law itself to the tax as an excise tax.

What Parts of Taxes Should Be Paid Under Protest.

If the time arrives to pay taxes under protest and no decision has been rendered by the Supreme Court, it would be the proper course to pay the entire tax under protest. But should the court render its decision before the time for the payment of the taxes comes around and should it hold any part of the tax imposed by the present law unconstitutional, that part of the tax ought to be refused to the Collector of Internal Revenue or at least paid under proper protest, so that it might be recovered. If the taxes are paid under protest before the decision is rendered by the Supreme Court, not only should the entire tax be paid under protest but each of the items thereof should be paid under protest which may, by any possibility, be held invalid, so that due advantage might subsequently be taken of such portion of the decision as might be favorable to the company paying the tax.

What Constitutes an Involuntary Payment.

In California those who have grown accustomed to paying State or city and county taxes under protest are familiar with the

practice which requires as the only basis for a suit to recover the taxes so paid under protest, the filing with the tax collector of a notice of protest at the time of paying the taxes, in which the points of protest are specifically urged. This, it should be remembered, is the appropriate procedure in California with reference to State or city and county taxes only by grace of the California statute. Ordinarily one who pays taxes voluntarily is not entitled to recover them back subsequently even if erroneous or illegal; and ordinarily one is, in the eyes of the law, regarded as paying his taxes voluntarily unless he does so only under coercion; and ordinarily, in the absence of a statute the mere filing of a written protest, and a payment thereunder or thereafter is not a payment under coercion.

Federal Decisions Defining Involuntary Payment.

It therefore becomes necessary to examine the federal statutes and learn from them what is the proper procedure to follow as a basis for the recovery of taxes. The law imposing the federal tax on corporations specifically provides that all laws relating to the collection, remission and refund of internal revenue taxes so far as applicable, are extended and made applicable to the federal taxes on corporations. There is nothing in the federal statutes resembling the provisions found in the California law.

After a careful examination of the cases of Chesebrough vs. United States, 192 U. S. 253, and Herold vs. Kahn, 159 Fed. 608, with previous decisions the writer has reached the conclusion that it is quite doubtful whether the mere payment of taxes, accompanied with a written protest, is sufficient to make the payment involuntary and to form the basis of a right of recovery under the federal statutes. It is therefore advisable not to pay these taxes until after June 30th of this year and then only after formal demand for the taxes is made upon the company by the local Collector of Internal Revenue, so that there may be no question but that the taxes are paid under coercion.

Pay Taxes Under Protest Only After Second Notice.

The law imposing federal taxes on corporations provides that all companies shall be notified of the amount of the assessments for which they are respectively liable on or before the first day of June. This is the first notice which the company will receive. The tax is then payable on or before the thirtieth day of June. If not paid by that time, it is the duty of the collector to give the company a second notice and make a demand for the payment of the tax. If the tax is not paid within ten days after this second notice and demand a penalty is incurred which amounts to five per cent of the taxes and interest thereon at the rate of one per cent per month from the thirtieth day of June. If the company, before paying the tax, awaits the receipt of this second notice and demand and then, within the ten days after its receipt, to avoid the penalty and interest, pays the tax under protest, it will be just such an involuntary payment of the tax as was held in the Herold case was sufficient to constitute an involuntary payment of the tax and the basis of a right of recovery.

What Form the Protest Should Take.

No particular form of protest is required so long as the protest advises the collector that the party paying the taxes claims that

they are being illegally exacted and gives the collector notice that he intends to institute proceedings or suit to compel their repayment. The notice of protest should conclude with a demand on the collector for the repayment of the taxes so paid under protest. In the protest, where parts of the taxes are to be protested (like taxes on the income from realty), should be a statement of the amount of income derived from real property, and the amount of the tax on that income when the tax on it is to be protested. A like statement should be made with reference to income derived from personal property or income derived as interest from state or municipal bonds, if the taxes on the income from those sources are to be protested. Although the law apparently does not require that the protest be in writing, it is clearly advisable that it should be.

Appeal to Commissioner and Suit.

After taxes have been paid under protest, if the Collector of Internal Revenue does not refund the taxes an appeal must be made to the Commissioner of Internal Revenue at Washington for the refund of these taxes. This appeal is made upon forms and subject to the regulations prescribed by the Secretary of the Treasury and may be made by a delivery to the local collector for transmission to the commissioner. In the event of an adverse decision by the Commissioner of Internal Revenue, suit may be brought to recover the taxes within two years after the time when the tax was paid under protest. If the Commissioner of Internal Revenue delays to render his decision upon the appeal for more than six months from the date of the appeal, suit may be brought without awaiting an adverse decision of the commissioner. If the decision of the commissioner is favorable, the taxes will be refunded without suit. Suit to recover taxes may be brought in the appropriate United States Circuit Court against the local Collector of Internal Revenue, or a suit may be instituted against the United States in the Court of Claims or in any United States District or Circuit Court according to the amount involved.

Income From United States Bonds.

In the course of this article nothing has been said about income derived as interest from United States bonds. Congress, if it has power to tax incomes at all, in the manner attempted by the Federal Tax on Corporations, has the power to tax income by way of interest from United States bonds. Many of the United States bonds, however, are issued under a statute which distinctly provides that they shall be exempt from all taxes or duties of the United States, as in the case of the recent statute of 1902, authorizing the Panama Canal bonds. As repeals by implication are not favored in the law, it is probable that the statute which authorized bonds and provided that they should be exempt from taxation would be construed with the statute imposing the federal tax on corporations and that the court would hold that income derived as interest from United States bonds was not subject to the federal tax on corporations, where such bonds had been issued under federal statutes exempting them from taxation. Any companies holding such bonds would therefore want to refer to the income derived from that source in the same way in its protest and appeal as it would refer to income derived from state or municipal bonds.

SUGGESTS A TEMPORARY PERMIT FOR SUTTER ST.

Association Offers a Carefully Guarded Form that Would Save the Rights of Both Parties.

For the sake of relieving the city of the Sutter street horse cars the Merchants' Association has submitted to the Board of Supervisors a form of temporary permit which the Supervisors are urged to grant to the Sutter street railroad company, to operate its cars on the outer tracks on Market street below Sansome, without prejudice to the rights of either party and without conferring any rights on either party, and revocable at the will of the Supervisors on thirty days' notice.

The proposed permit was referred to the Public Utilities Committee of the board and received the favorable vote of four out of its five members. Subsequently, the Supervisors having determined to institute legal proceedings to settle the rights of the road on lower Market street, the permit was laid over until April 13th, by which time the position of both parties to the matter, and the status of the suit itself, will more clearly appear. The permit, which was drafted in the form of a resolution, reads:

Resolved: That a temporary permission and privilege is hereby granted to the Sutter Street Railroad Company, during the pleasure of the Board of Supervisors and revocable any time hereafter upon thirty days' notice, to operate and propel street cars in both directions on the outer tracks on Market Street from Sutter Street to the easterly termination of Market Street, by electricity by means of an overhead trolley, for the convenience of the traveling public, and without hereby admitting or recognizing that the Sutter Street Railroad Company has any valid franchise for a street railroad on Market Street;

It is understood and agreed, and the Sutter Street Railroad Company in accepting this permit and privilege agrees, that nothing in the granting of this permit and privilege or the operation and propulsion of street cars by electricity by means of an overhead trolley thereunder, shall in any manner prejudice any rights which the City and County of San Francisco now has on Market Street, nor shall it confer upon said company any rights upon Market Street which said company does not now possess, other than the aforesaid temporary permit and privilege to operate and propel its street cars on the tracks aforesaid by electricity by means of an overhead trolley.

SHOWING THE CITY AS A MANUFACTURING CENTER

Association's Handbook of Manufacturers and List of Articles Will Surprise Many.

The "Handbook of Manufacturers in and about San Francisco," which is being published by the Merchants' Association, is now in the hands of the printer, and should be ready for distribution within the month. It will make an imposing exhibit of the industrial resources of the city, and looks as though it might put at rest the oft-repeated assertion that San Francisco is not a manufacturing center. The variety of articles produced here will probably astonish those that have not kept up with developments.

Copies of this book will be sent to all members, to all whose names and business are entered in it, to commercial organizations abroad and probably to all American consuls for the information of foreign merchants. In this way it should do much to help develop San Francisco business.

Director Gustave Brenner and Secretary L. M. King acted as representatives of the Merchants' Association at the Santa Barbara conference on the selection of a location for the Panama-Pacific Exposition.

IMPROVEMENT CLUBS WILL CALL A TUNNEL CONVENTION

One Mass Meeting Has Been Held and Others will Follow to Promote Interest in a General Tunneling Plan for the Whole City

The agitation for tunnels under Twin Peaks and other elevations will soon take the promising form of a call for a convention of delegates from all the civic and improvement associations of the city at which the needs of the case will be discussed and plans will be formulated to make some general tunneling scheme a reality. The call will be preceded by an invitation to appoint the delegates, and will come from a committee formed at a mass meeting of the Eureka Valley Improvement Association, the Upper Market Street Improvement Club, the Mission Heights and Church street Improvement Association, and the Market and Church Streets Improvement Club, which was held at 2121 Market street on March 21st. The Parkside Improvement Club was represented, as well as the Mission Promotion Association, the Ingleside Improvement Association, the Mission Heights Improvement Club, the Merchants' Association and other organizations interested in promoting the growth and prosperity of San Francisco. The Ingleside association had twenty-five representatives present, and the Parkside fifteen. Other bodies were heavily represented.

Give Population a Chance.

After a number of addresses the meeting took action by passing the following resolutions:

Whereas: The crowding in the residential districts of San Francisco and the demands of general traffic have become so great as to require immediate relief, which can only be obtained by the construction of the Twin Peaks and other tunnel projects now advocated by the people of our city; and

Whereas: The future growth, wealth and population of our city depend upon the building up of our great outlying territory, which can only be brought within easy access of the center of our city by means of tunnels through the present barrier of hills, thereby affording intercommunication between all parts of our city equal at least to crossing the bay; and

Whereas: It is the sense of this meeting that the time has arrived for active and aggressive co-operation on the part of all citizens to provide ways and means, by a bond issue or otherwise, to advance and develop the wealth and natural resources of San Francisco through the construction of the Twin Peaks and other tunnel projects; now, therefore,

Resolved: That a copy of these resolutions be transmitted by the secretary of this meeting to the various civic and improvement organizations of San Francisco, requesting them to appoint delegates to a general convention to be hereafter held, for the consideration of and adoption of plans to effectuate and carry out the various projects which have been proposed at this meeting.

Greatest of These Is Twin Peaks.

W. G. Bush presided, and M. J. Melvin acted as secretary. Dr. Hartland Law, a director of the Merchants' Association, addressed the meeting, outlining a general tunneling system for the city and saying in conclusion:

Of this great system of tunnels the greatest of all is the Twin Peaks tunnel. I own no land in that section of the city, but I believe what is good for one section will benefit the whole. We ought to be broad-minded enough to work together for a tunnel which will be the backbone of a great system of tunnels for the new and greater San Francisco. And we will have to get in and work for our lives unless we want to see San Francisco outstripped by the smaller cities of the Coast, and the people who want to live

in San Francisco but cannot on account of the time it takes to reach the outlying districts, going over to Oakland and Berkeley and spending there the money they earn in this city.

If we have reached our bond limit, then let's get busy and pass a Charter amendment providing for the issuance of district ten-year bonds. If San Francisco cannot or will not build this tunnel, then let private capital do it—and let them give the city a right of way alongside for general traffic purposes.

L. V. Riddle, of the Parkside Improvement Club said in part:

If this tunnel is cut through it will increase greatly the value of adjacent property, and the added taxation will soon pay for the cost. If the city cannot or will not build this tunnel, private capital stands ready to build it for you. All they ask is a proper sort of encouragement, and they should get it.

J. H. Dockweiler described the great benefits Los Angeles had received from tunnel development. Walker C. Graves of the Mission Promotion Association declared the tun-

nel would increase the value of every foot of land in San Francisco, and that the money spent in its construction would revert to the city in increased taxes. Louis H. Peterson of the Upper Market Street Association, cited the great development of New York through similar improvements. Other speakers were John L. Polito, Eugene F. Connell, C. T. McEnery, and A. G. Adams. The following were appointed a committee to call the convention:

Louis H. Peterson, C. L. Adams, W. S. Pierce, C. S. Long, H. Becker, A. G. Allen, C. T. McEnery and Walter C. Graves.

This meeting will form the first of a series, which will educate public sentiment and get the people back of the tunneling project. Others will be called in the near future by the Ingleside, Parkside and Ocean View organizations, and by the Devisadero Street Merchants' Association, the Devisadero Street Promotion Association, and the West End Improvement Club. The last-named will have three plans under discussion—the Twin Peaks tunnel, the Devisadero Street tunnel and the Devisadero and Mission cross-town car line. Several other mass meetings will follow.

ALL SAN FRANCISCO SHOULD STAND UP AND BE COUNTED

Don't Let it be Your Fault if the Next United States Census Does Not Give Your City Half a Million

If an inquisitive stranger with a pad of paper and a soft pencil doesn't reach you before April 26th and take your name, age, race, color and previous or present condition of servitude, and those of every member of your household, and a great many more items of information, you are being slighted and your city is being beaten in the count, and you should call up Sutter 551 and tell them all about it.

In addition you can tell all about anybody you know that is away from home. And you can help a great deal by reading the rest of this article and then preparing your friends, employees, correspondents and the stranger within your gates, to answer promptly the list of questions printed below and thus save the enumerator's time so he and his fellow enumerators can get around to everybody. They have a good many calls to make.

Extinguish the Last Pessimist.

It is of the utmost importance to San Francisco that the Census enumerators for the Fourth California District get every resident of the county on the rolls. The city's standing commercially and politically depends upon it to a degree that would not be the case if we had not been temporarily deprived of a great deal of our population three years ago, and if the world did not know that fact.

In spite of strong evidence to the contrary, many people still believe, or profess to believe, that the city has not yet recovered what it lost in numbers during and just after the fire. The population is a matter of speculation, and the speculation is not always as favorable to the theory of complete recovery as the post-office figures, the water company statistics, the figures of gas and electric current consumption and the receipts of other public service corporations have been. If the city has recovered what it lost in April, 1906, it is entitled to have

the world know it. If it has gone ahead of the point it had reached at that time, the fact is one of the most remarkable in the history of cities, and is a thing to stimulate local pride and give the community courage for anything it needs to do in the way of improvement and betterment. If it has not yet made a complete recovery—but why consider anything so dismal? It has. It must have; and we have just simply got to show the most skeptical gentleman that ever came out of Missouri.

The supervisor of the census for this district, Capt. G. B. Baldwin, is ready for us, but he is going to do the better for a little intelligent co-operation.

The Fourth Census District of California is coterminous with this city. The people will be counted from April 15 to 28. Every man, woman and child whose permanent place of abode is in San Francisco should consider it a duty to be tallied then; and a personal loss, as it will be directly or indirectly, not to be in Uncle Sam's big directory. Remember, this is an opportunity that only knocks at the door once in ten years. We do not wish and must not have a roll at which rivals can point the finger of scorn for any such period, but one that will be a pride to the reconstructed and regenerated city for all time to come.

Account for All Absentees.

According to the law we are entitled to a count of the absentees; if we can tell the enumerator of any. But we shall not get the benefit of the law in this regard unless we help. San Franciscans are notably the greatest gadabouts in the world, and Captain Baldwin thinks there are as many as twenty-five or thirty thousand of them away from home all the time. Practically speaking, they are all known to somebody here, and the city is entitled to have them on the roll of the fortunate dwellers in the Fourth Census District. Says Captain Baldwin:

Every man, woman, and child must be enumerated at their permanent place of abode; that is, their permanent place of sleeping. If they are away from this place they must be reported by one of their own family or other person who is competent to give the necessary information. Every person must have some permanent place of abode, and of this fact they make their own selection.

Therefore we must be sure that we get them all. Business men away from their home, traveling salesmen, men and women on pleasure trips, boys and girls away at school and numerous others whose permanent place of abode is San Francisco, must be enumerated here. No matter where they are; whether in this country or across the seas, it is our duty to see that they appear on the census roll of this city. It is estimated that at least five per cent of the population of this city is included in the absent class spoken of above. This means that between twenty and thirty thousand names must be added to the census roll upon what might be termed an absentee list.

In a communication to the Merchants' Association the same official says:

Every member of your Association is earnestly requested to exert himself on the following lines:

1. To see that every employee understands the importance of the census and what the census enumerator wants when he comes to their homes, and above all things to be sure that each employee shall constitute himself a committee of one to see that his own family and every one else he can reach shall appear upon the census rolls; and if they are not called upon by the census enumerator before April 28th, to report the fact to the Bureau of the Census, Room 507, Chronicle Building, by phone (Sutter 551), or by mail.

2. That you assist in furnishing through every possible channel of publicity, the questions to be asked by the enumerator, in the various newspapers, in the cards of the various business houses, in the newspaper advertisements of all the business houses,—by circulars, by street advertising, by display of same on the screens of moving picture houses, the theatre programmes, the Park Band programmes, street car advertisements, and, in fact, by any method possible as

long as the people of all nationalities are made aware before the time the enumerator calls upon them what is desired of them and the questions to be asked.

3. To give abroad the fact that there is nothing in the census data except that which is for the good of all and that such data cannot be obtained or used to the injury of anyone. The employees of the Census Bureau are all sworn to secrecy under the penalty of two years in jail or \$1,000 fine, or both.

4. To have all understand that everyone whose permanent place of abode is in San Francisco, must appear upon the census rolls of this city, no matter where they may be located at the time of the taking of the census. They may be across the seas, in other States of the Union or upon the waters, but they must be enrolled here, and the necessary data relating to them may be furnished by their families or by any person competent to do the same.

5. To get the newspapers of San Francisco awake to the importance of this work and to use your powerful influence to cause them to furnish the necessary space to the census articles which are supplied to them.

Work particularly hard to get the press at work. They are moving Heaven and Earth in other sections! Why not here?

Questions to be Asked by the Enumerator.

1. Name of each person.
2. Relationship to head of the family.
3. Sex.
4. Color or race.
5. Age at last birthday.
6. Whether single, married, widowed or divorced.
7. Number of years of present marriage.
8. Number of children born.
9. Number of children living.
10. Place of birth.
11. Place of birth of father.
12. Place of birth of mother.
13. Year of immigration to the United States.
14. Whether naturalized or alien.
15. Whether able to speak English; or, if not, what language spoken.
16. Trade or profession.
17. Kind of business engaged in.

18. Employer, employee, or working on own account.

19. Out of work on April 15, 1910?

20. Number of weeks out of work during 1909.

21. Able to read.

22. Able to write.

23. Attended school any time since Sept. 1, 1909.

24. Home owned or rented.

25. Owned free or mortgaged.

26. Survivor of the Union or Confederate Army or Navy.

27. Whether blind (both eyes).

28. Whether deaf and dumb.

A special communication has been sent out from this office to all members of the Merchants' Association calling their attention to the matter, and asking them to secure the co-operation of their employees. Director Brenner has been appointed a committee of one to enlist the aid of all the commercial organizations in getting a complete registration.

REPORT SHOWS LOWERING OF THE INSURANCE HAZARD

Joint Committee on Rates Has Collected a Large Amount of Data.

The Joint Committee on Insurance Rates, comprising delegates from the Merchants' Association and other influential commercial bodies has filed with the underwriters a voluminous report showing all the elements affecting risks in San Francisco, with a view to securing a reduction in premiums. The committee realizes that it is not likely to secure reductions unless it can show a lessening of hazard, but its researches have been very exhaustive and its members believe they have presented a strong case.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS

ANDREW M. DAVIS	President The Emporium
C. K. MCINTOSH	First Vice-President S. F. National Bank
R. H. SWAYNE	Second Vice-President Swayne & Hoyt
BYRON MAUZY	Treasurer B. Mauzy Piano Co.
R. S. ATKINS	Robert S. Atkins
EUGENE J. BATES	Hulse-Bradford Co.
GUSTAVE BRENNER	Gore Impr. Co.
GEORGE C. BOARDMAN, JR.	Boardman Bros. & Co.
GEORGE W. DORNIN	Springfield Fire and Marine Ins. Co.
W. D. PENNIMORE	Cal. Optical Co.
HARTLAND LAW	Vivai Co.
H. W. POSTLETHWAITE	Holmes Lime Co.
M. H. ROBBINS, JR.	Otis Elevator Co.
A. W. SCOTT	Scott, Magner & Miller, Inc.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent Wright & Wright
HENRY A. CAMPBELL	Engineer
FRANK M. TODD	Editor Review

STANDING COMMITTEES

Public Affairs	
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BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS	
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D. A. HAGENS	Financial Secretary and Auditor

Reliable Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,400 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco

Frank J. Symmes, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenhood & Jansen	Monadnock Bldg.
Brace, H. M.	Chronicle Bldg.
Barrow, Wade, Guthrie & Co.	310 Sansome
Herrick, Lester & Herrick	Merchants Exchange Bldg.
Lomax, W. B.	Chronicle Bldg.
McLaren, Goode & Co.	Thos. Clunie Bldg.

Price, Waterhouse & Co...310 Sansome

Ruckstell, John R. Claus Spreckels Bldg.

Rowe, C. V....Room 247, 268 Market

ACCOUNTANTS AND AUDITORS

Hertz, Louis.....149 California

ACETYLENE GAS GENERATORS

Bullard, E. D....Rooms 221-223, 268 Mkt.

ADVERTISING.

Cooper, F. J.....18 Montgomery

Green, J. Chas. Co.....

.....Stevenson and Clinton Park

Johnston-Dienstag-Ayers...130 Kearny

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.....747 Sansome

AMMUNITION.

The Peters Cartridge Co....608 Howard

ARCHITECTS.

Barth, Hermann.....12 Geary

Burnham, D. H., & Co....Merchants Ex.

Colley, C. J.....Pacific Bldg.

Curlett, William.....Phelan Bldg.

Dutton, L. B.....Chronicle Bldg.

Holmes, Edward L.....338 Pine

Leonard, Jos. A.....903 Phelan Bldg.

McDougall Bros.....353 Russ Bldg.

Meussdorffer, C. A.....Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt Bldg.
Meyers, Henry H., 1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Reid Bros., Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., 311 Crocker Bldg.

ART GLASS.

California Art Glass B. & C. Works, 768 Mission

ART GOODS.

Gump, S. & G. Co., 246 Post
Sanborn, Vail & Co., 847 Mission
Schussler Bros., 1218 Sutter
Vickery, Atkins & Torrey, 550 Sutter

ARTESIAN WELLS.

Lowe, J. W., 7 Spear

ARTESIAN WELL TOOLS.

American Tool Works, 109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co., 127 New Montgomery

ATTORNEYS-AT-LAW.

Bancroft, Philip, Monadnock Bldg.
Blakeman, T. Z., 420 Phelan Bldg.
Chamberlain, J. P., 378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H., Mer. Ex. Building
Heller, E. S., Union Trust Bldg.
Houghton & Houghton, Merchants Ex.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G., Crocker Bldg.
Keyes, A. D., Humboldt Bank Bldg.
Kierulff, T. C., Foxcroft Bldg.
Lake, Frederick B., 2008 Lyon
McNab, Gavin, 1208 Metropolis Bank Bldg.
McCUTCHEON, Edw. J., Merchants Ex.
Montague, H. B., 250 Montgomery
Morrison, Cope & Brobeck, Crocker Bldg.
Naylor & Riggins, 427 Sheldon Bldg.
Page, Chas., 2518 Pacific Ave.
Peixotto, Edgar D., Russ Bldg.
Putnam, Osgood, 519 California
Scheeline, S. C., 417 Montgomery
Son, Chas. A., 827 Mission
Smith, Sidney V., Merchants Exchange
Thomas, Gerstle, Frick & Beedy, 310 Sansome

Wilson, Mountford S. Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wolf, E. Myron, Crocker Bldg.
Wright, Allen G., 101 Mills Bldg.
Wright, Geo. T., 101 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co., 478 Valencia

AUTOMOBILES.

Leavitt, J. W., Co., 300 Golden Gate
Pioneer Automobile Co., 724 Golden Gate

AUTOMOBILE SUPPLIES.

Chanslor & Lyon Motor Supply Co., 501 Golden Gate

BAGS, BALE HOPE & BURLAP.

Bemis Bros. Bag Co., Sansome & Vallejo
Schmidt, Johann, 119 Drumm

BAKERIES.

California Baking Co., Eddy & Fillmore
Young & Swain Baking Co., 1433 Devisa

BANKS AND BANKERS.

American National Bank, Merchants Exchange Bldg.
Anglo and London - Paris National
Bank, Pine and Sansome
Anglo-California Trust Co., 16th & Mission
Bank of California National Ass'n, 422 California
Bank of Italy, 552 Montgomery
Batchelder, Geo. A., First Nat'l Bank Bldg.
Canadian Bank of Commerce, California & Sansome
Central Trust Co., Sansome & Market
Citizens' State Bk., 1051 Monadnock Bldg.
Crocker Nat. Bk. of S. F., Post & Mkt.
Donohoe-Kelly Banking Co., 100 Mtg.
French-American Bank of Savings, 108 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllstr & Jones
Humboldt Savings Bank, 785 Market
International Bank'g Co., Mills Bldg.
Italian-American Bk., Montg. & Saeto.
Marine Trust and Savings Bank, 100 Market
Mechanics Savings Bank, Mason and Market
Mercantile National Bank, 464 Cal.
Meyer, Daniel, Pine & Sansome
Mission Bank, The, 16th & Julian Ave.
Mission Savings Bank, 2631 Mission
Mutual Savings Bk. of S. F., 708 Mkt.
Russo-Chinese Bank, 417 Montgomery
Rollins, E. H. & Son, First Nat'l Bank Bldg.
Savings and Loan Society, 101 Montg.
San Francisco National Bank, 450 California
S. F. Savings Union, Montg. & Cal.
Seaboard National Bank, 101 Market
Security Savings Bank, 316 Montgomery
Swiss-American Bank, 12 Sansome
Wells-Fargo-Nevada National Bank, of San Francisco, Union Trust Bldg.
Western National Bank of San Fran-
cisco, Powell & Market
Yokohama Specie Bank, 415 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros., 162 Turk

BEER BOTTLERS.

Blue and Gold Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co., 317 Howard
Heins, Alex., Belting Co., 2113 Harrison

BOILER WORKS.

Eureka Boiler Works, 57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia
Malloye, F. Co., 251 Bush
Phillips, Wm. R., Co., 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mkt.
Elder, Paul, 239 Grant Ave.
San Francisco News Co., 747 Howard
Whitaker & Ray Co., 770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co., 557 Mission
Heim, F. L., 156 Powell
Koenig Shoe Co., The, Kearny & Post
Mauzy & Reid Shoe Co., 587 Mission
Nolan-Earl Shoe Co., 727 Mission
Philadelphia Shoe Co., 825 Market
Rosenbaum Bros., 343 Kearny
Rosenthal's Inc., 151 Post
Royal Shoe Co., 738 Market
Sommer & Kaufman, 386 Market
United Workingmen's Boot & Shoe
Co., 156 Second
Williams-Marvin Co., 660-664 Howard
Wolf, H. & Bro., 1609 Fillmore
Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co., 1244 Flood Bldg.
Korbel Box Factory, 2014 Bryant
Pacific Box Factory, Clay & Front

BREWERS.

Burnell & Co., Jones & O'Farrell
Hibernia Brewery, 1241 Howard
Lochbaum & Co., A. H., 125 King
Union Brewing & Malting Co., Eighteenth & Florida

BREWERS' AGENTS.

Olympia Beer Co., 1423 Sansome

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co., 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co., Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D., & Co., 544 Sansome
Hohweisner, C., & Co., 511 Wash.
Mayhew, F. E., & Co., Battery & Wash.
Mattoon & Co., 516 Battery
Swayne, Hoyt & Co., 412 Battery

BROKERS—DRUG.

Serwe & Prien Co., Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm
DuVal, W. M., & Co., 112 Market
Maillard & Schmeidell, Sac. & Front
Page Bros., 414 Montgomery
Tozer, R. M., 868 Clayton

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J., & Co., 480 California
Doubleday, D. G., 913 1st Nat. Bk. Bldg.
Girvin & Eyre, Merchants Ex. Bldg.
Politzer, Alex, 519 California
Pollitz, Edw., & Co., 419 California
Toplitz, Jos. B., 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association, Market, Golden Gate & Taylor
Pacific States Savings & Loan Com-
pany, 569 California

BUILDING CONSTRUCTION.

Lewis A. Hicks Co., Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Holden-Duprey Co., 126 W. Mission
Levy, Oscar S., 15 Second
Lilley & Thurston Co., The, 82 Second
Waterhouse & Price, 59 Third

BUTCHERS.

Bacius, R. T., Haight & Shrader
Bayle-Lacoste & Co., California Market
Clayburgh & George, 333 Kearny
Finke, Fred H., 10 East
Hernan, Benj., & Son, Bush & Franklin
Meyers, J., & Co., California Market

Miller & Lux.

..... Merchants Exchange Bldg.
Patek, E., & Co., 916 Larkin
Roberts, W. F., 2819 California
Levy, Schweitzer & Co., 1112 Bush
Taaffe, Wm. & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co., 211-215 Fourth

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota
Cal. Fruit Canners' Assn., 120 Market
Golden State Asparagus Co., 16 Calif.
Hunt Bros. Co., 112 Market
Spanish-American Food Co., 180 Erie

CAPITALISTS.

Bishop, Chas. R., Clunie Bldg.
Borel, Ant., & Co., Montg. nr Sac' to
Brittan, N. J., Pacific Union Club
Dean, W. E., 818 Kohl Bldg.
Delger, Edward F., Delger Bldg., 6th and Market
Fontana, Mark J., 120 Market

Hopkins, E. W., 354 Pine
Mackay, Clarence H., New York City
Martin, Walter S., 702 Call Bldg.

Moore, A. A., Jr., 15 Second
Payot, Henry, 918 Ellis
Phelan, James D., Phelan Bldg.
Pope, Geo. A., 1014 Kohl Bldg.
Smith, F. M., Albany Block, Oakland
Spring Valley Water Co., 375 Sutter
Thomas, H. W., 268 Market
R. R. Thompson Estate Co.,
..... Merchants Exchange Bldg.
Whitney Estate Co., 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred, & Son, First & Howard

CARPENTERS AND BUILDERS.

Healey & Gillespie, 714 Market
Miller, Geo. E., 710 Montgomery
Murray, S. C., 1225 Fell

CARPETS.

Hulse-Bradford Co., 986 Mission
Walcom, Geo. Co., 1131 Sutter
Walter, D. N. & E. Co.,
..... Stockton and O'Farrell

CARPET CLEANING WORKS.

Spaulding, J., & Co., 989 Golden Gate

CARRIAGE COMPANIES.

St. Francis Carriage Co., B'way & Polk

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B., & Co., 732 Brannan
Larkins & Co., 276 Guerrero
Schindler, H. B., & Co., 172 Spear
Studebaker Bros. Mfg. Co.,
..... Mission and Beale

Wm. Wertsch Co., 24 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T.,
..... 1003 Claus Spreckels Bldg.
Lamson Consolidated Store Service
Co., 1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F.,
..... 38 Clementina
National Cash Register Co., 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con.,
..... Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
Cemetery, Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.,
..... 725 Howard

CHAMPAGNE.

Greenway, E. M., Kohl Bldg.
Kessler, G. A., & Co., 1009 Phelan Bldg.

CHARCOAL.

Pacific Guano & Fertilizer Co., The,
..... 310 Sansome

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Heiman Co., 576 Mission

CHEMISTS.

Curtis, J. M., & Son, 108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D., Co., 940 North Point

CHRON

Scatena, L. & Co. 101 Washington
Schwartz Bros. 701 Union Trust Bldg.
Sloss, Louis, & Co. 310 Sansome
Southern Pac. Mill Co., Royal Ins. Bldg.
Von Husen & Co. 100 Davis
Vanvalves, M. D. 310 Washington
Welbanks & Co. 224 Drumm
Welch & Co. 244 California
Western Creameries Co. Cal. & Davis
Wetmore Bros. 150 Front
Whitney, C. E., & Co. Third and Mission
Wolff, Wm., & Co. 52 Beale
Wolf & Sons. 245 Drumm
Wolfen, Max & Co. 421 Front

CONFECTIOMERS.

Blum, S. California & Devisadero
Demartini, L. Supply Co. Front & Pine
Gruenhagen Bros. 1610 Van Ness Ave.
Haas, Geo., & Son. 770 Market
Lechten Bros. 1242 Devisadero
Maskey, Frank. Kearny, near Market
Rhine, Henry, & Co. 19th & Bryant
Townsend's, Inc. 755 Market

CONTRACTORS.

Chadwick & Sykes. 418 Crocker Bldg.
City Street Improvement Co.
..... Merchants Exchange Bldg.
Clinton Fireproofing Co.
..... 841 Monadnock Bldg.
Hausen, F. L. 127 Montgomery
Penny, Isaac. Hotel St. Francis
Ransome Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard. 518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons. 779 Market
Masow & Morrison. 518 Monadnock Bldg.

COOPERS.

California Barrel Co. 22d & Illinois
Carl Cooperage Co. 54 Boardman
Woerner, David (Est. of) 14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W. 844 Monadnock Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co. 728 Mission

COTTON GOODS.

California Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co. 46 Beale
Cowen-Heineberg Co. 365 Market
Nathan-Dohrmann Co. Stockton & Geary
Schloss Crockery Co. 17-19 Beale

CRUSHED ROCK.

Gray Bros. 2d and Mission

CURIO DEALERS.

Hettich, A. L., Co. 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTAL SUPPLIES.

James T. Edwards Co., The. 323 Geary
DENTISTS.

Flood, A. M., D. D. S. 240 Stockton
Platt, Frank L., D. D. S. Geary & Powell
Westphal, Otto Francis, D. D. S.
..... 1424 Gough

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th
Prager's. Market and Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 46 Sutter
Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Feintuch Display Fixture Co.
..... 134 Sansome

DOORS AND WINDOWS.

California Door Co. 43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co. 97 Sacramento
Cartwright Draying Co.
..... Main and Mission

Emmons, G. W. 3 First
Farnsworth & Ruggles. 109 Davis
McNab & Smith. 38 Davis
Overland Freight & Trans. Co. 35 2d

Pierce-Rudolph Storage Co. 1450 Eddy
Rode, C. B., & Co. 102 Pine

Strauss, K. 130 Pine
Teele & Co. 764 Clay
Western Trans. & Strge. Co. 223 Front
Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co. 244 California
Griffin & Skelley Co. 16 California
Guggenheim & Co. Sac'to & Davis
Otzen Packing Co. 423 Drumm

Phoenix Packing Co. 16 California
Rosenberg Bros. Co. 153 California

DRUGGISTS.

Ayers, Edw. N. Van Ness & Geary
Baer Drug Co. 722 Market
Boericke & Runyon. 140 Powell
Broemmel, J. G. B. 2501 California

Calegaris, J. Kearny & Pacific
Coffin-Reddington Co. 35 Second
Fauda, C. O. 303 Montgomery Ave.
Ferry Drug Co. 20 Market
Green, Frank T. 500 Devisadero
Lainer, Rd. Drug Co. 1101 Fillmore
Langley & Michaels Co. 34 First
Leipnitz Co., G. Sutter & Laguna
Lengfeld's Pharmacy. 1801 Fillmore
Owl Drug Co. 611 Mission
Rockstroh, F. E. 1044 Valencia
Rossi Drug Co. 1900 Union
Schmidt, Val. Polk & Jackson
Wakelee & Co. 58 Market
Waldron & Dietrich. 576 Mission

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 49 Sansome
Bernstein, S. L. 154 Sutter
City of Paris. Stockton & Geary
Crowley, J. B. Aronson Bldg.
Dundas, Wm. D. 109 Walnut
Graf, J. L., & Co. 28 Sansome
Hale Bros., Inc. Sixth near Market
Jacobs, F. P., & Bro. 114 Sansome
Kohlberg, M. S. & Co. 126 Pine
Levy, Max. 154 Sutter
Lippman Bros. 22d and Mission
Livingston Bros. Geary & Fillmore
Marcuse, M., & Co. 37-39 Battery
Moore-Watson Dry Goods Co.
..... Bush & Sansome
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson.
..... Stockton & O'Farrell
O'Connor, Moffatt & Co. 121 Post
Samuels, D., Lace House Co.
..... O'Farrell & Stockton
Schmidt, Ben. J., & Co. 35 Sansome
Schoenholz & Elsbach. 2013 Fillmore
Simons, L. S. 658 Mission
Strauss, Levi, & Co. Pine & Battery
Thursbacher, B. E. 16th & Folsom
Weill, Raphael, & Co. Sutter & Grant Av.
Weinstock, Lubin & Co. Post & Filmer

DYEING AND CLEANING.

Thomas, The F., Parisian Dyeing &
Cleaning Works. 27 Tenth
Hickman, Henry. 3932 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business Co. McAllister & Polk
San Francisco Business College.
..... 908 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Electric Sign Co. 837 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp. 46 Second
Electric Appliance Co. 726 Mission
Electric Railway & Manf'r Supply
Co. 84-86 Second
General Electric Co. Union Trust Bldg.
Hetty Bros. 326 Ellis
Pacific States Electric Co.
..... 133 New Montgomery
Summerhayes, W. R. 76 Folsom
Ind. Electric Const. Co. 381 Fulton
Westinghouse Electric Co.
..... Second & Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.
..... 1349-51 Mission
Golden West Plating Works. 355 First
Rudger-Morie Co. Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co. Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules, & Bro. 14 Sansome

ENGINEERS, CIVIL.

Lucy, W. A.
..... Board of Trade Bldg., Portland, Ore.
Morser, E. J. 847 Monadnock Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick. 244 Kearny
Luther Wagoner. 910 Pacific Bldg.
Stut, J. C. H. 417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J. Alaska Com. Bldg.

ENGINEERS, STRUCTURAL.

Leonard, John B. Sheldon Bldg.

ESSENTIAL OILS.

Boldermann, A. C., & Co.
..... Sacramento and Davis
Lueders, Geo., & Co. Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co. 16 First
Castle Bros. 149 California
De Fremery, J., & Co. 519 Mission
North American Mercantile Co.
..... 318 Front
Maldonado & Co. 49 California
Vignier, A., Inc. 611 Battery
Wieland Bros., Inc. 309 Davis
5e, 10e, AND 15e STORES.

Charlton, E. P., & Co. 768 Market

FIREWORKS.

Newton's California Fire Works Co.
..... 249 Front

FIREPROOFING.

San Francisco Fireproofing Co.
..... 809 Monadnock Bldg.

FLORISTS.

Sievers Floral Co. 524 Kohl Bldg.

FLOUR MILLS.

Sperry Flour Co. 343 Sansome
Stockton Milling Co. 112 California

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co. 307 Crocker Bldg.

FOUNDRIES.

Enterprise Foundry Co. 2902 19th St.

FRUITS AND VEGETABLES.

Goetting, Charles L., & Sons.
..... California Market

FURNITURE.

Bateman, Wm. 1913 Bryant

Breuner, John, Co. 281 Geary

Cordes Furniture Co. Cordes Bldg.

Eastern Outfitting Co. 1017 Market

Fredericks, J., Co. 815 Ellis

Friedman, M., & Co. 259 Post

Gullixson Bros. 2086 Market

Indianapolis Furniture Co. 833 Mission

Kreiss, L., & Sons. Van Ness & Sutter

Lachman Bros. 2019 Mission

Lavenson-Schlüter Co. 227 Post

Berwin, Chas. 39 Grant Ave.

Gassner, Louis. 112 Geary

Liebes, H., & Co. 167 Post

Wallace, Robert. 126 Geary

FURNITURE MANUFACTURERS.

Wisconsin Furniture Co.

FURS.

..... 746 Phelan Bldg.

FUSES AND MATCH MANUFACTURERS.

Independent Match Co. 515 Market

Metropolitan Match Co. 42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter. 745 Mission

California Gas Fixture Co. 357 Ellis

Day, Thomas, Co. 725 Mission

Ickelheimer Bros. Co. 441 Sutter

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son. 211-213 Main

GAS ENGINES AND SCALES.

Fairbanks-Morse Co. 158 First

GAS METERS AND STOVES.

Pacific Meter Co. 919 Monadnock Bldg.

Christensen & Goodwin....241 Sansome
Commercial Union Assurance Co., Ltd.
.....Sansome & Halleck
Connor, John.....430 California
Davis, J. B. F., & Son....Mont. & Sac'to
Dornin, John C.....Kohl Bldg.
Drennan, Wm. A.....604 Merchants Ex.
Duncan & Rehisch....Sansome & Sac'to
Fireman's Fund Ins. Co., Cal & Sansome
Herr, Rudolph, Jr....114 Russ Arcade
Hilman, John R., & Son....111 Russ Arcade
Insurance Co. of N. A....343 Sansome
Kilgarif & Beaver....Post & Grant Ave.
Liverpool & London & Globe Ins. Co.
.....444 California

London & Lancashire Fire Insurance
Co....571 Sacramento
London Assurance Corporation.....
.....Sansome & Pine
Macdonald & Miles.....Russ Bldg.
Manheim, Dibbern & Co....453-455 Mtgy.
McNear & Wavman....Sansome & Sac'to
New Zealand Insurance Co.....
.....343 Sansome

Pacific Mutual Life Insurance Co., The
.....Post & Grant Ave.
Pacific Surety Co., 1st Nat. Bank Bldg.
Palache & Hewitt....430 California
Potter, Edw. E.....578 Sacramento
Preferred Accident Ins. Co....704 Market
Queen Insurance Co....Pine & Sansome
Royal Insurance Co....Pine & Sansome
Rosenthal, Louis.....315 California
Stovel, C. J.....136 Leidesdorff
Travelers' Ins. Co....Monadnock Bldg.
Waniorek, M.....201 Sansome
Ward, C. H.....211 Sansome
West Coast Life Ins. Co....348 Pine
Whitely, Henry M....206 Alaska Com. Bldg.
Wilson, Horace.....407 Montgomery

INVESTMENTS.

Jennings, Rufus P....Merchants Ex.

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.....
.....Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co.....Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works.....
.....Main & Howard
Morton & Hedley....215 Harrison
Risdon Iron Works, Hooker & Lent Bldg.
Vulcan Iron Works.....604 Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co....17th & Mississippi
Tayler & Spottswood Co.....
.....343 Monadnock Bldg.

Woods & Huddart.....356 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh G. T., & Co....Powell & Post
Solomon, C. Jr.....314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros.....114 Sansome

JEWELERS.

Abrams, Henry M. Co....717 Market
Andrews, A.....50 Kearny
Baldwin Jewelry Co....1261 Van Ness Av.
California Jewelry Co....704 Market
Carrau & Green.....112 Kearny
Dinkelspiel, J. S.....150 Post
Dorrance-Battin Co....Chronicle Bldg.
Eisenberg, A., & Co....Post & Kearny
Glindemann, W.....818 Market
Greenzweig, Geo., & Co....150 Post
Hall, A. L., & Son.....150 Post
Hammersmith & Co., Sutter & Grant Av.
Isaaes, Abe.....756 Market
Judas, Alphonse, Co....704 Market
Lehrberger, J. S., & Co....704 Market
Mayer & Weinshenk....717 Market
Nordman Bros.....150 Post
Radke & Co.....218 Post
Sehussler, M., & Co....704 Market
Shreve & Co....Grant Ave. & Post
Sorenson, James A., & Co....715 Market

JEWELERS' SUPPLIES.

Muhs & Loebbaum Co....1506 Sacramento

KNITTED GOODS.

Pfister, J. J., Knitting Co....739 Market
Gantner & Mattern Co., Post & Grant Av

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....
.....Grant Ave. & Sutter
Marks Bros.....Commercial Bldg.
Magnin, I., & Co....Grant Ave. & Geary
Newbauer Bros.....37 Battery
Schwartz & Goodman....879 Market
Paragon, The.....Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G.....140 Geary

LAMPS.

Boesch Lamp Co....1135 Mission
Bauer Lamp Reflector & Electric Sign
Co.....528 Gough

LAUNDRIES.

La Grande Laundry Co....234 Twelfth
Metropolitan Laundry Co.....
.....1118 Harrison
National Laundry Co....3844 Eighteenth
San Francisco Laundry....1108 Turk
White Star Laundry....385 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co....582 Mission
Western Laundry Machinery Co.....
.....58 Fremont

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co....200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co.....747 Sansome
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co....131 Battery
Harpham & Jansen....524 Washington
Kauffman, Davidson & Semmel....137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co....95 Market
Holmes Lime Co....704 Market

LITHOGRAPHERS.

Britton & Rey....560 Sacramento
California Lithograph Co., Inc.....
.....509 Sansome
Galloway Lithograph Co....513 Howard
Olsen, O. E., Lithograph Co....330 Jackson
Schmidt Lithograph Co....24 & Bryant
Union Lithograph Co....741 Harrison

LIVERY STABLES.

Christensen, E. C., & Son....1210 Valencia
Clemens, C. J.....316 Fulton
Kelly, Thomas, & Sons....1629 Pine
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Aeme Lumber Co....1014 Crocker Bldg.
Casper Lumber Co....810 Kohl Bldg.
Collins, Geo. H.....502 California
Connolley, E. D.....2401 San Jose Ave.
Dodge, E. J., & Co....16 California
Dolbeer & Carson Co....Merchants Ex.
Ford, Chas. D., Co....Merchants Ex.
Grays Harbor Commercial Co.....
.....Foot of Third St.

Greenwald, Otto H.....
.....901 Alaska Commercial Bldg.
Hammond Lumber Co....Merchants Ex.
Hibn, F. A., Co.....Santa Cruz
Hobbs-Wall & Co.....Fife Bldg.
Hooper, C. A., & Co.....Balboa Bldg.
Hooper, F. P. & J. A.....110 Market

Howard, E. A., & Co....20 Howard
Hume, G. W., & Co....713 Marvin Bldg.
Independent Lumber Co.....
.....Mutual Savings Bank Bldg.

Kruse, J. S., Twenty-third & Shotwell
Meyer, Adolph....1510 Devisadero
Pacific Lumber Co....16 California
Pope & Talbot.....Foot of Third St.

Schouten, J. W., & Co....738 Bryant
Seymour & Elliot....142 Townsend
Simpson Lumber Co....112 Market

Slade, S. E., Lumber Co....112 Market
Soule, John F.....112 Market

Standish Hickney Lumber Co.....
.....Crocker Bldg.
Tacoma Mill Co....310 Sansome
Templeman, Henry.....42 Market

Truekee Lumber Co.....
.....First National Bank Bldg.

Union Lumber Co.....Crocker Bldg.
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg.
White, L. E., Co.....Balboa Bldg.

MACARONI MANUFACTURERS.

Spivalo, C. R., Co....956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co.
.....523 Market
California Tool Works....181 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert

Cyclops Iron Works....223 Main
Evans, C. H., & Co....183 Fremont
Garratt, W. T., Co....Fremont & Natoma
Henshaw-Bulkley Co....19 Fremont

Hewitt Machinery Co....59 Second
Marwedel, C. W....256 Ninth

Meese & Gottfried Co....55 Main
Moore, Chas. C., & Co....99 First

Pacific Tool & Supply Co....402 Mission
Pennington, G. W., & Sons....313 Folsom

Pierson, Roeding & Co....Monadnock B.
Union Iron Works Co....Potrero, S. F.
Western Tool & Supply Co.....
.....562 Howard

Young, A. L., Machinery Co....28 Fremont

MANIFOLDING BOOKS.

Johnston, L. A., Salesman Pacific
Manifolding Book Co.....
.....125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter....561 Mission

MANUFACTURERS' AGENTS.

Alden, S. F., & Co....560 Crocker Bldg.
Coales, A. H.....576 Mission
Eberhard, Geo. F., Co., The.....
.....360-362 Fremont

Freer, Burr W.....717 Market
French & Linforth....Wells Fargo Bldg.
Hughson & Merten....544 Van Ness

Luscombe & Isaacs....32 Battery
McLeod Mercantile Co....143 Bush

Morgan & Allen Co....717 Market
Robinson Bros....Third & Mission
Salch, Geo. C.....743 Mission

Simonds, S. E., Co....114 Sansome
The Maydwell Co....461 Market

Western Importing Co....1931 Van Ness

MARBLE WORKS.

Musto, Jos., Sons-Keanan Co.....
.....535-565 North Point

MATTRESSSES AND UPHOLSTERY.

Cleese, John P., Co....18th & York
Crescent Leather Co....19th & Harrison

Hoey, John...Rhode Island & Alameda

MEN'S FURNISHING GOODS.

Berger, Nat....856 Market
Berger, Sam....856 Market
Bullock & Jones....Post & Kearny
Clinett, Peabody & Co., How'd & Id. Et.
Ellis, Milton & Co....7 Stockton
Dorey & Cunningham....11 Market
Greenebaum, Weil & Michaels....
.....Mission, bet. 3d & 4th

Hansen & Elrick.....
.....Montgomery & California

Neustadter Bros....First & Mission
Rogerson, J. C.....1017 Valencia

Toggery, The, Montgomery & California

MERCHANT TAJOBS.

Bernstein, Sam....180 Sutter
Growall, W. L., Co....704 Market

Jacobi, J. M., & Co....Sutter & Montg.

Lyons, Chas....719 Market

Martin Bros....Humboldt Bank Bldg.

Reid, J., & Son....833 Market

Steil, Henry, Co....642 Market

Valentine, R....189 O'Farrell

METAL WORKS.

Finn, John, Metal Works....334 Second

Pacific Metal Works....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co....154 Sutter

MILK AND CREAM.

Columbia Dairy....231 Franklin

Jersey Farm Co....436 Eighth

Standard Milk Co....3201 Sixteenth

MILLINERY.

Butler-Schultz Co....731 Market

Hinz & Landt....883 Market

Holm & Nathan....86 Third

Muller & Raas Co....833 Market

Spencer & Mitau....930 Market

Wolf, J. W....23 Grant Ave.

MINERAL WATERS.

Eggers, Chas., & Co....118 Eureka

Shasta Water Co....6th & Brannan

Union Seltzer Water Co....385 Ninth

Witter Medical Springs Co., Room

411, Westbank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co., Mills Bldg.

Bourn, W. B....2550 Webster

Ralston, W. C....201 Sansome

MINING MACHINEBY.

Woodbury, Geo. E....238 Townsend

NECKWEAR MANUFACTURERS.

Heineman, H. M....1649 Bush

Samter, L., & Sons....758 Mission

PUBLISHERS.

Commercial News Pub. Co., 527 Commercial
Mitchell, Edw. H., 3363 Army
Mitchell, J. H., 717 Market
Recorder Printing & Publishing Co., 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co., First & Howard
Jackson, Byron, Iron Works, 351 Market
Price, G. W., Pump Co., 23 Stevenson
Worthington, Henry R., 148 First

RAILWAY EQUIPMENT.

Livermore, Norman B., Co., Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros. & Co., 251 Montgomery
Andrews, T. P., 404 Chronicle Bldg.
Armstrong-Quatman Co., 227 Montgomery
Aronson Realty Co., 160 Sutter
Babin, Landry Co., 423 Kearny
Baldwin & Howell, 318 Kearny
Bancroft, Paul, Bancroft Bldg.
Bay Shore Real Estate Co., Inc., 4392 San Bruno Ave.
Bew, Geo. E., Co., 129 Sutter
Boardman Bros. & Co., 508 California
Bonifield & Ryan, 157 Sutter
Boeve, Toy & Co., 111 Montgomery
Browne, R. S., & Co., 129 Sutter
Clark, Curran, Russ Bldg.
Coffey, H. E., 1244 Masonic Ave.
Cowden, J. B., 339 Montgomery
Crim, W. H., & Co., Monadnock Bldg.
Dibert & White, 656 Market
Easton, Wendell, 209 Monadnock Bldg.
Edwards, S. B., Mills Bldg.
Ehrenpfert, Wm., 801 Fillmore
Fisher, Chas. W., 304 & 305 Realty Bldg., 660 Market
Giselman, Wm., Trustee, Russ Bldg.
Grady, John H., 151 Sutter
Harrigan, Weidenmuller & Rosen-
stirn, Inc., 345 Montgomery
Healy & Gillespie, 244 Church
Hendrickson, Wm., & Co., Shreve Bldg.
Hensley-Green Co., 467 Mills Bldg.
Heyman, Oscar, & Bro., 113 Mont'y
Hoag & Lansdale, Room 708, 356 Pine
Hooker & Lent, First & Market
Kane & Co., 217 Montgomery
Kahn & Feder, 520 California
Keil Estate Co., 1209 Flood Bldg.
Langrebe, McNevin & Jones, 525 California
Levy, F. & A. Co., 241 Montgomery
Lichtenstein Bros. Co., 268 Market
Lincoln Realty Co., 925 Mills Bldg.
Lyon & Hoag, 636 Market
MacKenzie & Underhill, 106 Merch. Ex.
Madison & Burke, 30 Montgomery
Magee, Thos., & Sons, 5 Montgomery
Mann, Clarence M., 318 Kearny
Marston, Frank W., Col. Marston Bldg.
McElroy, R. D., 606 Phelan Bldg.
McGaw, John, & Co., 232 Montgomery
McMahon, Mahry, 1217 19th Ave.
McMahon, O. L., & Co., 128 Sutter
Mooser & St. Germain, 155 Sutter
Oliver, P. B., & Co., 104 Montgomery
Parkside Realty Co. of S. F., 409 Crocker Bldg.
Politico, John L., 2104 Market
Pon, Albert J., 1012 Fillmore
Rich, A. J., & Co., 121 Sutter
Rucker, Jos. H., & Co., 49 Post
Sachs, Sanford, 2027 Sutter
S. F. & Suburban Home Building
Society, 201 Euclid Ave.
Sehroth Co., The, 251 Kearny
Schmitz, L. A., 3221 Twenty-first
Shainwald, Buckbee & Co., 27 Mont'y
Skelton, E. W., 229 Montgomery
Strassburger, L. & Co., 484 California
Strong, Belden & Farr, 157 Sutter
Truman Investment Co., 111
Umbson, G. H., & Co., 20 Humboldt Bank Bldg.
Umbson, G. H., & Co., 20 Montgomery
Van Rhein Real Estate Co., 141 Sutter
Wavman, Guy T., Mills Bldg.
Week, F. A., Realty Co., Berkeley
Weissbein Bros., 141 Sutter
Whittell, George, Jr., 114 Whittell Bldg., 166 Geary
Williams & Surryhine, 114 Sutter
Wolf & Holloman, 54 Montgomery

RECREATION GROUNDS.

Herman, R., Harbor View Park

REFINERIES.

Selby Smelting & Lead Works,
Merchants Exchange, 8th Floor

RESTAURANTS.

Galindo, F. B., 136 Ellis
Kilborn & Hayden, 34 Market
Larsen, C. G., 50 Eddy
Louis Fashion Restaurant, 524 Market
Petersen, Jacob, 7 Market
Portola Cafe Co., 18 Powell
Pouehan, G., & Co., 497 Golden Gate
Ravn & Karstensen, 131 Market

ROOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co., 379 Monadnock Bldg.
Paraffine Paint Co., 34 First

RUBBER GOODS.

Bowers Rubber Works, 62 Sacramento
Goodyear Rubber Co., 587 Market
Gorham Rubber Co., 50 Fremont
Winslow, C. R., & Co., 658 Howard
RUBBER STAMPS, SIGNS & STENCILS.
Moise, Klinkner Co., 1212 Market
Patrick & Co., 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co., Russ Bldg.

RUG MANUFACTURERS.

California Rug Co., 2147 Lombard

SADDLERY, WHOLESALE.

Johnson, F. S., Co., 570 Howard

SAFES.

Herring-Hall-Marvin Safe Co.,
Second & Jessie Hermann Safe Co., The, 126 Folsom
Parcells Safe Co., 577 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co., 575 Market
Weber, C. F., & Co., 565 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co., 717 Market
Ginn & Co., 717 Market

SCREEN WORKS.

Quick, John W., 1218 Haight
Volkman, Chas. M., & Co.,
Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co.,
501 Balboa Bldg., 2d & Market
Morse, C. C., & Co., 48-56 Clay

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons, 17 Spear
Steiger Terra Cotta & Pottery Works
..... 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co., 17 Jones
White Sewing Mach. Co., 1478 Market

SHEET IRON AND PIPES.

Smith, Francis, & Co., 9 Fremont
Cronan, W., 19-23 City Hall Ave.
Delano Bros., 70 Spear

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.,
138 Steuart Havaside, Withers & Davis, 34 Steuart
Hendry, C. J., Co., 64 Clay
Josselyn, G. M., & Co., 25-33 Main
Sellers & Madison Co., 96 Market
Weeks-Howe-Emerson Co., 51 Market

SHIP STORES.

Whelan, Jas. J., 110 Main
Bowes & Andrews, 14 Steuart

SHIPPING AND COMMISSION.

Alexander & Baldwin,
410 Alaska Commercial Bldg.
American Trading Co., 214 California
Balfour, Guthrie Co., 350 Sansome
Barneson, Hibberd Co., 149 California
Bates & Chesebrough, Mer. Ex. Bldg.
Gale Bros., 408 Davis
Grace, W. R., & Co., 612 California
Herrmann, Geo., Co., 310 Sacramento
Hind, Roth & Co., 310 California
Johnson-Locke Mercantile Co.,
210 California
Lund, Henry, & Co., 201 Marine Bldg.
Mitsui & Co., Merchants Exchange
Meyer, Wilson & Co., 454 California
Moore, Ferguson & Co., Welch Bldg.
Newhall, H. M., & Co., 114 Battery
Otis, McAllister & Co., 310 California
Parrott & Co., 204 California
Plummer, Geo. E., & Co., 54 Stewart
Port Costa Milling Co., 210 Battery
Spreckels, J. D., & Bros., Co., 90 Clay
Williams, Dimond & Co., 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co., 77 Battery
Ide, George P., & Co., 762 Mission
Ulman, Selligsohn & Brown,
149 New Montgomery

SHOE GOODS.

Dolliver Bros., 619 Mission

SILKS.

Hart, B., & Brother, 14 Sansome
Clayburgh Bros., Sansome & Bush

SILK MANUFACTURERS.

Nonotuck Silk Co., 515 Market
Carlson-Currier Co., 114 Sansome

SILVERWARE.

Graves, W. E., 717 Market

SMOKERS' ARTICLES.

Heininger, C. P., & Co., 687 Guerrero

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co., 17th & R. Island
Luhn, Otto & Co., 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., Co., 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Crocker, H. S., Co., 460 Market

Dixon, Fish & Co., 1205 California

Payot, Stratford & Kerr, 62 Fremont

Schwabacher-Frey Stationery Co.,
1214 Sutter

Standard Office Sup., 427 Montg'y

Upham, Isaac, Co., 104 Battery

STEAM ENGINE MANUFACTURERS.

Ohlmen Engine Works, 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.,
Jackson St. Wharf

Capelle, Robert, 250 Powell

Cook, Thos., & Son, 32 Powell

Fittore, Patrizi & Co., 118 Mont. Ave.

Fugazi, Cav. Uff., J. F., 630 Montgomery

Hamburg-American Line, 160 Powell

Pacific Coast Steamship Co., 112 Market

Pacific Mail Steamship Co., Flood Bldg.

Toyo Kisen Kaisha, Flood Bldg.

Monticello Steamship Co., Ferry Bldg.

Northern Commercial Co., 320 Sansome

Shipowners' & Merchants' Tugboat Co.,
Vallejo St. Wharf

Wells Fargo & Co., Express,
Second & Mission

Zappettini & Perasso, 1 Mont. Ave.

STEVEDORES.

Eschen & Minor, 112 Market

STORE AND OFFICE FIXTURES.

Fink & Schindler Co., 218 Thirteenth

Simmen, John, 70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co., 531 Mission

Steiger & Kerr, Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works, 20th & Indiana

SURETY COMPANIES.

American Bonding Co.,
712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co., 393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co., 632-634 Commercial

SYRUPS.

Long Syrup Refining Co.,
16th & Harrison

Pacific Coast Syrup Co., 713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co., 3rd & Mission

Baumgarten, J., & Co., 751 Market

Ford, C. W. R., & Co., 164 Sutter

Reiss Bros. Co., 114 Kearny

TANNERS.

Eagle Tannery, 26th & San Bruno Ave.

Krieg Tanning Co., 1703 San Bruno Ave.

Legallet-Hellwig Tanning Co.,
Sixth Ave. South, South S. F.

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

BETTER LATE THAN NEVER.

In starting legal proceedings to have the Sutter street railway franchise in lower Market street forfeited, the Board of Supervisors is taking the only rational course toward final settlement of the horse-car and Geary street difficulty, and a course that was strongly urged upon the former board by the Merchants' Association. It is a great pity that the suit was not begun two years ago; in which case the question whether the city had or had not a right to operate a car line in lower Market street would have been settled long before this.

Much time has been lost. A vote has been taken and an election carried on a proposal to do something, a vital part of which nobody had any certain knowledge could be done. At last, however, we are going to find out. To be sure, the maxim of common prudence is being reversed in the matter. We have started to go ahead, and now we are to make sure we are right.

In the meantime the Merchants' Association has asked that a temporary permit issue authorizing the use of trolley cars on the outer tracks on Market street from Sansome to the ferry—a permit carefully guarded against the recognition on anybody's part of any rights on anybody else's part that do not now exist, and revocable by the Board of Supervisors on thirty days' notice—a thoroughly harmless, temporary permit, designed to get the horse cars out of the public vision and give the people a proper service on the Sutter street line. If the suit to forfeit the franchise should threaten to be protracted, this permit ought to be granted. If it is not sufficiently explicit already it could be made to refer definitely to the actual suit now contemplated, to avoid any prejudice to either side. It is satisfactory to the United Railroads, it was satisfactory to four out of five members of the Supervisors' Committee on Public Utilities, and it would certainly be satisfactory to that part of the public that wants modern traffic arrangements on Sutter and Market streets without waiting two or three years for them.

Mr. Edgar Painter, secretary of the North Central Improvement Association, has gone to Washington bearing the credentials of the Merchants' Association to the Postmaster-General for the purpose of presenting the need of a pneumatic tube service in San Francisco.

TEN-YEAR IMPROVEMENT BONDS WIDELY ENDORSED

Association's Plan to Facilitate Street Work Meets With General Approval.

Many improvement clubs are endorsing the Merchants' Association's proposed charter amendment providing for the issuance of ten-year local improvement bonds for street work, sewers, tunnels, and other projects that property owners feel the need of but for which they can not always pay when the improvements would do their districts the most good.

The Parkside Improvement Club says:

We in this section consider that just such an act is very necessary, as it is the only method by which portions of the city such as ours would in any reasonable space of time be improved.

The Mission Promotion Association says:

We beg leave to acknowledge, with thanks, your favor of the 26th ultimo, accompanied by draft of proposed ordinance, relating to street improvement bonds as prepared by you.

This ordinance has been examined by us and is felt to supply a long-felt want in this community. We therefore take pleasure in endorsing the same in its present form.

Letters have also been received from the Bay View Improvement Association, the West End Improvement Club, the Bay Park and Paul Tract Improvement Club, the East End District Improvement Club, the Polk Street District Association, the Peralta Heights and Vicinity Improvement Club, the Excelsior Homestead Improvement Association and many others, stating that their members have looked over the Merchants' Association's proposal and find it just what their various neighborhoods need.

Civic League in Favor.

Last November the Civic League went on record in favor of the plan and decided to co-operate with the Merchants' Association in having it presented. The general outlines of the plan had then been sketched, and since that time the attorneys for the association, Messrs. Wright & Wright have embodied it in the form of a proposed charter amendment, which was published by the association last month in the form of a special bulletin and sent for approval to the various organizations that constitute the Civic League and to others of similar character; and to bankers, contractors and citizens generally. Favorable responses have been coming in ever since, and no adverse criticism has thus far reached the association. If no suggestions needing to be incorporated in the proposed amendment are received, it will be sent to the Board of Supervisors with the request that it be submitted to a vote of the people next November.

Demand Instead of Objection.

The suggestion is based on the proposition that if the cost of street improvements could be distributed over a term of years instead of being due immediately from the property to be benefited, there would frequently be demands for such improvements where there is now only the bitterest opposition.

There are state laws permitting such an arrangement but they do not apply under the charter.

Under the amendment the property owner could pay cash or have bonds issued against his property just as he chose. If he chose the bonding plan he would have to waive technical objections to the proceedings so that the bonds would not fall into discredit with the banks and the contractors.

Unpaid installments may be paid in full at any time, provided the property owner

pays a certain specified interest in addition to the installments themselves.

The first installment is paid to the Secretary of the Board of Works, all others to the tax collector.

The holder of the bonds is paid equal installments of principal and interest by the treasurer annually. Bonds may be redeemed at any time before maturity when sufficient money is in the sinking fund for that purpose.

All forms to be signed by the property owner must be furnished without cost.

The property of any owner who fails to pay any installment of his assessment or interest when due, may be sold by the tax collector on twelve days' notice . . . and redeemed by the owner within one year on paying the amount for which it was sold and 25 per cent penalty.

The term of the bonds can not exceed ten years, and the interest can not exceed 7 per cent.

Bonds may be sold, or used to pay the contractor. If bonds are issued the contractor can be compelled to accept them in payment.

Bonds against street assessments can only be issued when the Board of Supervisors so declares. The resolution of intention must say whether bonds shall issue or not. As part of a recommendation, the Board of Works may declare that bonds should be issued, in which case the Board of Supervisors can not adopt the recommendation without declaring that bonds may be issued. Even then, bonds can not issue until property owners whose assessments aggregate the minimum sum fixed by the supervisors for which bonds may be issued, have requested it. When they do the bonds shall be issued to represent the total assessment.

The assessment becomes due when the assessment roll is filed in the office of the board of works. At any time within thirty days the property owner may file a request for bonds to issue. At the same time he must pay the first installment of the assessment with interest for a year in advance.

Agents may sign for owners, under power of attorney.

There are various other provisions carefully guarding both public and private interests; nevertheless it is still open to amendment, and suggestion has been invited. If adopted by the people this law will undoubtedly prove one of the most beneficial in a material way that has thus far been suggested for the city.

Two great improvements were at last made possible during the month just passed by the grant of the spur track permit at Islais Creek—the filling-in of five blocks there which will become available for lumber yards and other industries, and the removal of Rincon Hill from the heart of a great manufacturing district where it stood as an obstacle to any adequate development. This is material progress.

The directors of the New York Merchants' Association have elected the following officers:

President, Henry R. Towne.

First Vice-President, Gustav H. Schwab.

Second Vice-President, William A. Marble.

Third Vice-President, Walter C. Kerr.

Treasurer, Gustav Vintschger.

Secretary, S. C. Mead.

Counsel, Hon. John W. Griggs.

Free delivery
of Bayes & Franklin

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

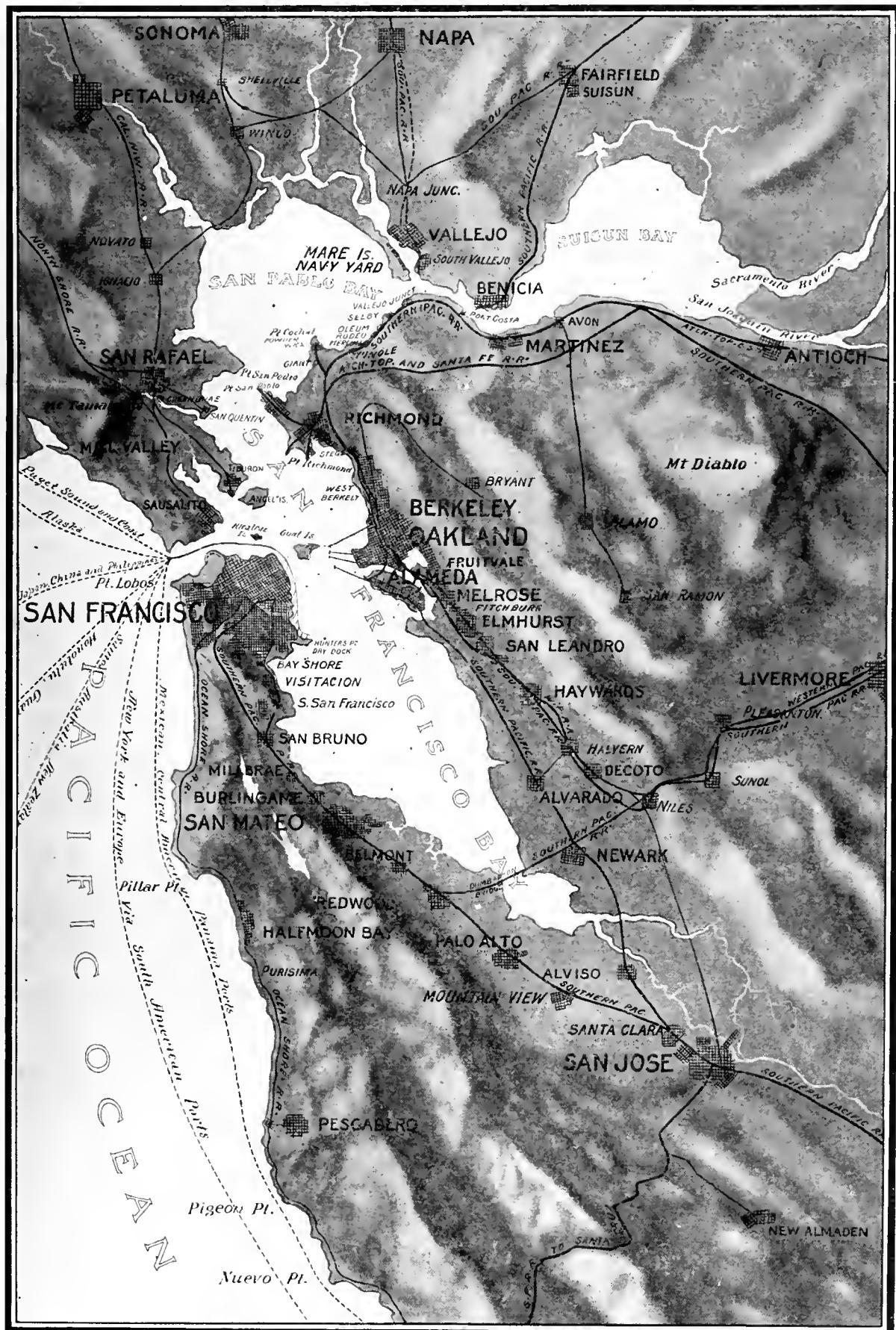
VOL. 14

SAN FRANCISCO, CAL., MAY, 1910

No. 165

ASSOCIATION ISSUES A VALUABLE INDUSTRIAL GUIDE FOR THIS CITY

First Edition of the "Handbook of Manufacturers In and About San Francisco" with a List of 1398 Producing Firms, is Ready for Distribution



MANUFACTURING DISTRICT OF SAN FRANCISCO BAY
From the Merchants' Association's "Handbook of Manufacturers In and About San Francisco."
Copyright, 1910, by L. M. King. Published by permission.

Members of the Merchants' Association desiring extra copies of the "Handbook of Manufacturers in and About San Francisco" may begin sending in their applications, accompanied by the proper amount of currency—in stamps or otherwise. The book is published and about ready for distribution.

Every member of the Association will receive one copy without charge. Manufacturers that sent in their names and a list of their products for the book will each receive a copy free. Extra copies may be obtained by members for fifteen cents each. Non-members may procure copies at the rate of twenty-five cents for the first one and fifteen cents apiece for the rest.

Advertising the City.

In addition, the Association will put a large number of copies where they will do the most good in spreading information about the industrial resources of the city. For example, handbooks will be sent to exporters, to all American consuls to be kept in their offices abroad for reference, to all foreign consular offices in San Francisco for the information of their home correspondents, to all Chambers of Commerce and similar organizations in California cities, and in the larger cities throughout the country, and in China, Japan, the Philippines, the Territory of Hawaii and the countries of Central and South America. Leading importing houses abroad will also receive them.

A Manufacturing Center.

The information thus conveyed is of a character and volume that will make it one of the greatest advertisements industrial San Francisco ever received. The city at last appears in a convincing way as a manufacturing center of importance and one with which trade connections are well worth establishing. One thousand and three manufacturing firms are listed in this city alone, and those listed in the other cities about the bay, including 53 that are outside the district but have their main offices here, bring the total up to 1,398.

These 1,398 firms produce 846 different commodities, of which 747 are made in San Francisco.

Oakland has 221 manufacturing firms. Berkeley has twenty. There are listed nine in San Mateo County outside of South San Francisco, and five in South San Francisco, giving that county within the district covered fourteen in all. Alameda has fourteen, and Alameda County outside of Oakland, Alameda and Berkeley and within the dis-

trict covered has sixteen. Thirty-one are listed in Contra Costa County, including twelve in Richmond. Benicia has eight, Vallejo eleven and Marin County seven.

Seventy per cent of the factories located outside of San Francisco, except those in Oakland, have their offices in San Francisco. Including Oakland, forty-one per cent have offices in San Francisco.

The book consists of 150 pages. No advertisements have been accepted, although many applications for space have been received, and as the handbook is issued solely in the service of the San Francisco Bay region and its business, and it has been fully protected by copyright so that the public, primarily, should receive its benefits. The

entire expense of surveying the field, collecting and classifying the information, preparing the copy and publishing the book has been borne by the Merchants' Association in the interest of the public because the work needed doing and individual private enterprise had never undertaken it. Charges were not even made for the insertion of names. The work has taken four months.

As a reference book on the desk of merchants, manufacturers and business men in other places, the "Handbook of Manufacturers In and About San Francisco" should do a great deal to promote the extension of the trade of the city; and within the city itself it should go far to assist the mutually encouraging process of trading at home.

WILL WORK FOR THE EXPANSION OF SAN FRANCISCO'S TRADE

Association Will Take Up a New Line of Public Service and Try to Promote the Business Growth of the City

Plans are being made by the Merchants' Association to enter a new field of activity and one in which its services promise to be of the greatest value to the mercantile community. In addition to its characteristic labors for the maintenance of high civic standards, the Association will devote a large part of its effort, for some time to come, to an attempt to expand San Francisco's trade, and to enlarge, wherever possible, the business of the merchant.

The Directors of the Association feel that besides looking after municipal problems and matters of local improvement, the organization representing the merchant should make special effort to improve the conditions under which the merchant must do his work; and to assist him if possible in carrying the heavy expenses of rehabilitation and adjustment to altered surroundings. Organized effort should be capable of much good in this direction, and there is no organization so well equipped for the work as this one, and none that can more suitably take it up.

Separate committees will be organized to deal with the problems of the retailer, the wholesaler and the manufacturer, and a fourth committee will make a special study of the encouragement and establishment of new industries. Thorough study will be made by business men of general trade conditions, and of the particular difficulties surrounding each branch named. Full reports will be made to the Board of Directors and the Board will try to suggest remedies and to put them into practice wherever possible.

The committee on retail trade conditions will endeavor to find whether the retail business of the city is what it should be in volume and in profits, and whether it is growing as it should—and if not, why not. Testimony will be taken of leading retailers and an effort will be made to discover difficulties if there are any. The whole range of business conditions affecting retail trade will be examined, and ways will be devised to attract more business to the city.

The committee on wholesale trade will make a survey of the jobbing business, with a view to determining where and why it has fallen off, either actually or by comparison with territory once tributary to San Francisco. Every phase of the matter will receive attention, from transportation rates to the element of personal business relations, and an effort will be made to find ways and means not only

to get back any territory the city may have lost through the merchant's absorption in larger ventures, but to extend the city's jobbing trade into new fields. Tours and excursions will be arranged and aggressive campaigns will be inaugurated. Occasions will be made for getting acquainted with the business men of the interior and having them get acquainted with the advantages of doing business with a real metropolis.

The committee on manufactures will investigate the conditions of manufacturing here and endeavor to find ways whereby it can be expanded, so that more people may find work and homes and profitable investment for their money in San Francisco. And the committee on new industries will make it its particular business to learn all about facilities for the location of industrial plants and get its information into attractive shape for possible newcomers.

These committees have not yet been appointed, but a good deal of preliminary work has already been done. It is, however, of such a character that its more definite announcement at this time would be premature. As the work proceeds the Review will keep the members informed of the progress of it, and will from time to time set forth what has been accomplished. It is likely that this is one of the most significant and valuable efforts ever put forth by the Association, and that it will result in great benefit to all the business interests of the city.

This account of the travels of some California canned strawberries is supplied us by a correspondent and is commended to the consideration of local dealers and exporters:

"The strawberries were served aboard an American warship in San Francisco Bay. The warship, or some mess aboard of it, had purchased the fruit at a store in Punta Arenas, Straits of Magellan. The berries had reached that point from Gibraltar. The Gibraltar merchant had purchased them from a firm in London. The London firm had bought them from a New York house, which had bought them from a firm in San Francisco."

The question is, why doesn't the San Francisco firm establish connections direct with Punta Arenas, Gibraltar and London, cutting some of the freight and middlemen's profits out of the retail price of the berries and thus promoting their wider sale?

STUDIES THE REFORM OF CITY'S ACCOUNTING SYSTEM Association's Committee of Certified Accountants Will Suggest Many Improvements

To bring San Francisco into line with other cities that are reforming their municipal accounting, and to establish, if possible, the use of a system that will show the taxpayer the comparative cost of conducting the city government, and at the same time be of more value to city officials themselves, the Merchants' Association has asked a number of certified public accountants of standing to investigate the present method and report a plan of revision. The committee consists of Anson Herrick, of Lester Herrick & Herrick; George Webster, of Price, Waterhouse & Co.; Norman McLaren, of McLaren & Goode; and William Dolge. These gentlemen have held several meetings, and the chairman, Mr. Anson Herrick, makes this preliminary statement of the committee's general plans and probable recommendations:

Our report will cover generally three matters: the present system of municipal accounts of San Francisco, what municipal accounts really should show, and recommendations relative to an improved system and classification of accounts.

Under these general classifications of our report, we expect to show how the present system is deficient in the production of information that would be of administrative value and why the reports now published do not exhibit the information in such a manner as to be intelligently considered by the interested taxpayers.

We shall then take up a consideration of the possibilities of producing information that may be of great value to the officials of the city, and shall fully discuss the manner in which such information may be used to the greatest advantage.

Finally we shall present general recommendations relative to the establishment of a complete system, together with a classification of accounts.

The main features of the system that we shall recommend, will be:

1st.—The placing of the accounts of the city upon a revenue and expenditure basis, as against the cash receipt and disbursement basis employed at the present time; which modification will make it possible to exhibit the expenditures and revenues as against the periods during which they were incurred or earned.

2nd.—The requirement of an accounting for properties, so that the materials and equipment used will constitute a part of the cost of the service performed at the time of consumption.

3rd.—The exhibition of costs to the greatest extent practicable so that the taxpayer may be in a position to determine the relative efficiency of different administrations.

4th.—The maintenance of records which will at all times exhibit the entire liabilities, current and funded, and the entire assets of the city, both fixed and floating.

5th.—The classification of revenues and expenditures in such a manner as to permit of accurate and intelligent comparison with the revenues and expenditures of other cities of like character.

THESE ORGANIZATIONS ARE WORTHY OF SUPPORT Columbia Park Boys' Club and Maud Booth Home for Children Approved

Since the publication of the "Handbook of Endorsed Charities" the Charities Endorsement Committee has endorsed the Columbia Park Boys' Club and the Maud Booth Home for Children.

This means that both these organizations have been investigated by experts in charity administration, acting for a committee of representative citizens and business men, and they have been found to be well conducted, valuable to the community and worthy of public support. Their solicitors for contributions will be furnished with the card of the Endorsement Committee, and those requested to do so may donate money to both these institutions with the assurance that it will be well used.

INSPECTORS REPORT DEFECTIVE TILING ON SCHOOL-HOUSE ROOF

Several Cases of Inferior Workmanship and Materials are Brought to the Attention of the Board of Works Which Will Compel Better to be Used

With 90 per cent of the roof tiles laid on the Sheridan School at Farallone Street and Capitol Avenue, 40 per cent of the work has been found by the Merchants' Association's Bureau of Inspection to be defective owing to the use of bad material. Of the tiles used some are under-glazed, some contain from two to half a dozen cracks, and some have been so warped and distorted in the firing that their ability to turn rain has been impaired. The Association's engineer has taken up the matter with the contractors, the City Building Inspectors and the Board of Public Works, with the result that the defective tiles will be removed and replaced with sound material.

Contractors Will Be Good.

Incidentally, it may be mentioned that owing to a change apparently authorized by the City Architect's office under a former régime, none of the tiles that will appear on the completed job will be of the color originally contemplated, nor will they have quite the same architectural effect. If all were perfect they would serve the purpose of turning rain as well, so that the Association has not sought to raise unnecessary difficulties by insisting upon the original specification as to make and color; especially as the change appears to have been made in the interest of local manufacture. But the Association considered it a duty to the city to prevent an obvious loss of value in the roofing of an expensive building, and accordingly the case was presented to the Board of Works last month with samples of the imperfect material taken from the job, and when the Board had heard the case the contractors promised to re-lay all defective tile.

Will Have Samples Accepted.

To insure the performance of this promise the Bureau will take two precautions. It has been the custom of the Architect's office, when a change of this sort is made under the contract, to inspect samples of the material the contractor wishes to substitute, pass the samples if satisfactory, label three of them with the date of approval and name of the job, keep one in the office, and send one to be kept on the work and give the other to the contractor for his own protection. In the case of the Sheridan School no such samples can be found, although one of the contracting firm was invited by the Bureau's Engineer to produce one. The Bureau will now endeavor to see that a set of samples is accepted by the Architect's office so that there can be no dispute as to what the city is to receive. In addition the Association's inspectors will set a careful watch on the work, and before it is accepted will go over it and check out all tile that might cause leaks or that is so weakened by flaws that it would not stand the weight of a person walking over the roof.

The inspection department organized by the Merchants' Association to watch, on behalf of the taxpayer, the work of public improvement under the eighteen-million-dollar bond issue, has found plenty to keep it busy during the month. One of the worst

cases it has had to deal with has been in the matter of the rock delivered for the concrete work of the Clement and Holly Park Schools. About the time the Association began its inspection service last November, work was stopped on the Clement School in order to make a change in the plans that would add three rooms. The foundations were in and the outer walls had been carried up to the first floor level. Fortunately they were very thick. When work was resumed the Association's Engineer found a large quantity of bad rock—soft, shaly, dirty—that had been delivered to go into the concrete of walls and floor slabs. He complained to the City Architect, the City Inspectors and the Board of Works, and was assured that the rock had been condemned and ordered hauled off the job. Repeated visits showed it still there and repeated assurances followed that it would not be used. Early last month work on this contract was resumed and some of the same old rock was run into a small area wall. There was no great stress on it at this point, so it was allowed to remain. The Association's inspector protested, however, against its further use and its continued presence where it might be used, and when he failed to get any satisfaction from the city inspector the Association's Engineer carried the complaint to President Casey of the Board of Works, and the Board immediately stopped the work.

Rock Will Be Hauled Away.

Rock from the same quarry, though of a little better quality, appeared at the Holly Park School and at the Infirmary. At the Infirmary the city inspectors rejected it, but at the Clement and Holly Park Schools the city inspectors purposed to accept it. The Merchants' Association objected and stuck to its objection. The city inspectors were taken to the Fifth Street sewer by the Association's Engineer and there shown better rock that had been condemned by the city inspectors acting under the City Engineer's office, although its use mixed with a very large proportion of hard rock had been subsequently permitted. The city inspector on the school buildings mentioned, finally conceded that the rock ought to be rejected and so ordered. Sadly and reluctantly, and as if to slow music, it is being hauled away. There remains the duty of watching for its reappearance somewhere else.

Bad Rock Makes Soft Concrete.

In the course of his serial protest, the Association's Engineer succeeded in having a block of the concrete made from this rock taken from the foundation walls of the Clement School and tested. It was then about 110 days old and should have developed great strength. It only gave a crushing resistance of 1,179 pounds to the inch, which is less than half what it should have shown. Luckily, these walls were unnecessarily thick, so that they give sufficient strength anyway. But the city will have paid for good rock on this and on all jobs, and if poor is accepted, not only is the work dangerously weakened, but some contractor

or dealer probably gets the difference in price as an illegitimate profit—not the city.

At the Garfield Primary School, Kearny and Filbert Streets, the Association's inspector found concrete for a retaining wall being made with bad rock, dug from the building site in the course of excavation. The rock was soft and dirty and mixed with old waste concrete. Complaint to the City Architect brought no result, and the Bureau laid the matter before the Board of Public Works, which ordered the work stopped and none but good rock used. The re-enforcing steel was improperly placed, but the matter was remedied on complaint of the Bureau inspector.

Chimney Poorly Braced.

The City Architect's office has been notified by the Association that the bracing of the chimney in the Bryant Cosmopolitan School is of poor design and ineffective, and the chief city building inspector has been notified that the wiring in the same school has failed to pass the insulation test. This test was made by the Bureau of Inspection with the Association's own instruments. In the McKinley Primary School, the fire-stops in the vent shaft were not up to specifications and protest has been made to the city inspector. The defect will be corrected.

On the Baker and Greenwich cistern the workmen began to put on the dome before the sand and dirt had been thoroughly cleaned from the line of the joint. As it would vitally affect the tightness of the structure the Association's inspector notified the city inspector, who had the work done properly.

In section "A" of the Division Street sewer a small bit of concrete wall that had been loosened in progress of the work was ordered repaired by the city inspector upon request of the Bureau. In the North Beach sewer, in Taylor street near Bay, the Bureau's inspector found some seepage through the invert. The city inspector was notified and the defective part torn out, when it appeared that the cement had been washed away.

Each Force a Check on the Other.

These are but a few instances of defects that the Bureau's inspectors discover. Some of them are vital to any utility in the work, and demand immediate correction before they are covered up. The city inspectors are constantly finding more flaws that need attention, so that each inspection force supplements the work of the other.

Departures from specifications found from day to day, inferior materials and poor workmanship, show that nothing but ceaseless vigilance on the part of all the inspectors in the field will insure any reasonable approximation to the amount and character of work that the city and the taxpayers are entitled to receive. The Association has nothing to complain of about the way its criticisms have been received by the Board of Works, which has shown throughout a consistent disposition to protect the taxpayers and secure good work.

ARE YOU QUALIFIED TO PERFORM YOUR CIVIC OBLIGATIONS?

You Have No Active Rights Under the Direct Primary Law This Year Unless You Have Registered Since January 1, 1910

Are you a "Qualified Elector?" Is your citizenship complete, so that you can exercise your voting privilege and discharge your voting duty? Not only that, but are you sure you are entitled to perform the nominating function vested in the people, as far as it has been vested in them, by the direct primary law?

Under that law you can, if properly qualified, express your preference for a United States Senator. Are you qualified to do it?

Could you legally sign a nominating petition?

Could you legally sign a petition to have a charter amendment submitted to popular vote if it should seem necessary to amend the charter at any point in that way? It may be necessary. You may wish very much to be able to sign a petition for that purpose. Do you now know whether or not you are qualified to do so?

According to Mr. Allen G. Wright of Wright & Wright, counsel for the Merchants' Association, the following are the conditions of the law in regard to the electoral franchise. By reading them you will be able to classify yourself as a "Qualified Elector," or as a citizen who needs to become one.

If you have not attended to the matter, do so before June 1, 1910, at the latest. Do not delay beyond that date, and if you have men in your employ urge them, also, to register.

The New Registration.

Mr. Wright says:

A new registration of voters is made up every two years, beginning with the 1st of January of every even-numbered year.

No person is a "qualified elector" unless he has registered and no person is a qualified elector for any purpose this year unless he has been registered since January 1, 1910.

Since the passage of the Direct Primary Law in 1909, the old system of nominating candidates at political conventions has been discarded, and candidates to be voted for at the primary election are all nominated by petitions signed by the qualified electors of the appropriate district. No person is qualified to sign such a nominating paper unless he is a qualified elector; that is, unless he has registered since January 1, 1910.

Registration prior to that time is no longer of any value.

The primary election at which candidates will be nominated for the various State, Federal and Judicial offices to be filled at the election this fall, will be held on Tuesday, August 16, 1910.

All nomination papers nominating candidates to be selected at this primary must be filed not later than July 16, 1910.

The registration for the primary itself closes July 27, 1910.

If an elector fails to register until just in time to vote, he will lose a part of his suffrage privileges, because unless he registers some time before July 16, 1910, he cannot sign any nominating petitions.

Candidates Will Be Many.

The candidates to be selected as party candidates at the coming primary are numerous and important.

The electors will be permitted to express their preference for a United States Senator to represent the State, as Senator Flint's term expires in 1911. This is the first time the people in the State of California will have had the opportunity of designating by popular vote their preference for United States Senator.

Other officers to receive party nominations are: Representative in Congress, Governor, Lieutenant-Governor, two Judges of the Supreme Court, one Judge of the District Court of Appeals, four Superior Judges for San Francisco, one State Senator, one Assemblyman, Secretary of State, State Controller, State Treasurer, Attorney-

ments must be made as early as September 7, 1910.

The Supervisors of the City and County of San Francisco can propose such amendments or they can be compelled to submit such amendments if a petition therefor of fifteen per cent of the qualified voters has been filed with them. A certain amount of time should be allowed for the examination of the signatures to such a petition and for their verification, and to ascertain whether such a petition has been properly signed by fifteen per cent of the qualified electors; that is, electors who have registered since January 1, 1910.

Furthermore, such a petition cannot be circulated and the requisite number of signatures obtained in a few days, and, as no one can sign such a petition effectively who is not a registered elector, the citizens who may desire to sign such a petition should see to it that they are registered early. If one is not registered before July 27, 1910, he cannot register until August 16, 1910, as between July 27th and August 16, 1910, the registration is closed, owing to the approaching primary election.

CHARTER AMENDMENTS WANTED BY THE ASSOCIATION'S COMMITTEE

Five Changes in the City's Organic Law are Settled Upon for Recommendation to the Board of Directors

Five amendments to the charter have been settled upon, in substance, by the special committee on Charter Amendments appointed by the Merchants' Association. While the proposals have not all been cast in their final form, they are in substance, as follows:

1. Authorizing the issue of local ten-year street improvement bonds, enabling the payments for local improvements to be spread over a period of ten years, in equal annual installments. This measure has been described in full in a special bulletin of the Merchants' Association.

City May Help.

2. Providing for the construction of tunnels, conduits, subways, viaducts, aqueducts, water-mains and pipe lines on the assessment plan with the proviso that in cases where such improvements are of more than local benefit the city may pay part of the cost out of its own revenues from taxation or municipal bonds.

3. Providing for a special sanitation tax to defray the cost of collection and disposal of garbage and for the maintenance of garbage incinerators and for emergency sanitary measures.

4. Providing for a direct nominating system under which names of candidates may appear on the primary ballots if the nominating petitions are signed by 500 voters. No party designations to appear opposite candidates' names on any ballot. Candidates receiving majority votes at the primary to be elected thereby. Any office not filled at the primary election to be filled at the second or general election. Only the highest two candidates at the primary election to be allowed to contest for an office at the secondary. Names on the ballots to be arranged in rotation according to the number of candidates, so that where there are more than one candidate the ballots shall be so printed that each candidate shall head the list upon an equal number of ballots.

The Five Hundred Dollar Limit.

5. Providing that contracts for changes, extras, repairs and other improvements in public work, exceeding \$500 in cost, but under \$2,000, may be let by the Board of Works without advertising for bids, providing that such expenditures shall first be approved by all the members of the Board of Works, the

chairman of the Finance Committee of the Board of Supervisors and the Mayor, and providing further that the cost shall not exceed ten per cent of the contract price of the work in connection with which such changes, extras or repairs are ordered.

The committee has plans for several other charter amendments under consideration, but has not yet reached a decision on them. It is holding frequent meetings and will undoubtedly have other amendments to propose. Its members are: W. D. Fennimore, chairman; Byron Mauzy, Allen G. Wright, William Dolge, F. G. Sanborn, F. W. Dohrmann, Frank J. Symmes and Edgar Peixotto. Its recommendations will be made to the Board of Directors of the Merchants' Association and will have to receive the approval of the Board before any steps are taken to submit them to the people for adoption. In the meanwhile, W. D. Fennimore and F. G. Sanborn will act as members of the general Charter Revision Convention, from the Association. The convention will be composed of delegates from organizations all over the city, but it is understood they will participate as individuals only, so that any action taken by the convention will not necessarily bind the organizations themselves. This convention has been holding meetings since April 6th.

SUBMARINE BELL WILL GUIDE BOATS IN THE FOG

Megaphones and Chime Whistles to be Used to Diminish Risks

To furnish added security in foggy weather the Southern Pacific Railway Company is now installing a submarine signal bell at Oakland pier. The sound will be conveyed through the water to receiving chambers on the bows of the ferry boats. A test is being made on the steamer Berkeley. The system is used largely on the Atlantic. The pilot is enabled to hear the bell through two receivers in the pilot house, and when the sound is equally distinct in each receiver he knows that the steamer's head is pointed directly for the bell. In addition, the ferry boats are supplied with megaphones and chime whistles of different tones. An effort is being made to establish a wireless telephone through the water.

POWERFUL LEAGUE FORMED TO PUT TWIN PEAKS TUNNEL THROUGH

Forty-Seven Improvement Clubs Unite in a Permanent Organization to Bring About This Needed Municipal Betterment

"The construction of Twin Peaks Tunnel will be the deciding factor of the city's future," says Dr. Hartland Law, president of the Twin Peaks Tunnel and Improvement Convention, in his letter appointing the Committee on Ways and Means. He then calls upon the committee to busy itself and try to decide whether the tunnel shall be constructed by a general bond issue, by district assessment or by private enterprise, for built it must be, and soon.

Six Hundred People Present.

Permanent organization to carry out this project in the shortest possible time was effected at a rousing meeting held on April 18th at 2121 Market St., at which 47 improvement clubs and civic organizations were represented and over 600 people were present. Addresses were made by Dr. Law, representing the Merchants' Association, by Harr Wagner, editor of the Western Journal of Education, by Allen G. Wright, of counsel for the Merchants' Association, by Charles Aiken, editor of "Sunset," by John H. Dockweiler, city engineer of Los Angeles for three terms, by Capt. Baldwin, Supervisor of the Census for the Fourth district, and by several others. It was decided to appoint committees on Ways and Means, Finance, Membership, an Advisory Committee and a Judiciary Committee, and to have every one of the constituent improvement clubs and organizations represented on some committee. The Merchants' Association is represented by R. H. Swayne, Hartland Law and Gustave Brenner.

San Francisco's Opportunity.

Mr. Dockweiler dwelt upon the necessity of the tunnel and declared that if Los Angeles could suddenly acquire the opportunity San Francisco has she would hold a day of thanksgiving. Mr. Wright discussed the feasibility of building the tunnel on the ten-year local improvement bonding plan proposed by the Merchants' Association for all similar improvements, provided that plan should be adopted by the city. Mr. Wagner discussed the subject of municipal ownership with reference to the work in hand. Capt. Baldwin pointed to the fact that the population of Oakland was approaching that of San Francisco, and declared that if the Twin Peaks tunnel were built a large part of the 103,000 commuters that daily cross the bay would establish their homes southwest of Twin Peaks, where they could have good transportation facilities, front lawns and back yards.

By a rising vote the convention adopted resolutions by which the members pledged themselves to use their united strength to promote the success of the Panama-Pacific Exposition.

Permanent Organization.

The convention will be a permanent body, devoted to the development of the city and expects to draw to it many more constituent organizations and to take up other matters than the Twin Peaks tunnel. Meanwhile the tunnel is its main care. Placards have been posted in windows and offices. Permanent headquarters have been opened at the office of the secretary, C. F. Adams, 832 Mills Building. Strong committees have been appointed to push the enterprise to completion. The officers and committees are:

Officers—Dr. Hartland Law, president; Jos. R. Howell, first vice-president; J. I. Walter, second vice-president; R. J. Welch, third vice-president.

Ways and Means Committee—Gustav Brenner, J. I. Walter, David Livingston, Louis H. Peterson, Rev. D. O. Crowley, E. L. Van der Naillen, George Breck, Dewey Coffin, B. Burns.

Advisory Committee—Chas. E. Talmage, W. Bush, D. Davis, S. N. Norton, W. N. McCarthy, Chas. S. Peery, Dr. Julius Rosenstirn, Dan O'Callaghan, W. A. Best, J. C. Quirk, Jas. McKinley, T. R. Hulling, J. B. Vizzard, J. B. Zinders, C. W. Morse.

Publicity Committee—Henry Becker, E. O. W. Hellman, G. S. Long, C. L. Bennett, W. A. Radius.

Finance Committee—C. T. McEnery, A. S. Pearly, Herbert Day, H. Welch, Peter McCarthy.

Judiciary Committee—Jno. L. Polito, Jos. Rothchild, W. S. Blanchard.

Membership Committee—Edward Cox, E. F. Dullea, Thos. S. Williams, W. J. Phelps, E. W. Owens, J. W. Felt, Wm. G. Seagrave, John J. Stephens.

The following organizations are represented:

Bay Shore District Improvement Club
Bay View Improvement Association
Buena Vista Improvement Club
Business Science Club of San Francisco
Central Mission and Hayes Valley Imp. Club

Cortland Avenue and Property Owners Assn.

College Hill Imp. Club
Devisadero Street Merchants Association
Devisadero Street Promotion Association
Dolores Street Improvement Association
Downtown Association
Eureka Valley Improvement Association
Federation of Mission Improvement Clubs
Fillmore Street Improvement Club
First Avenue Improvement Club
Green Valley Improvement Club
Golden Gate Valley Improvement Club
Haight and Ashbury District Imp. Club
Ingleside Improvement Club
Jordan Park Improvement Club
Market Street Homestead Assn. Imp. Club
Market and Church Street Imp. Club
Merchants' Association
Mission Heights and Church Street Imp. Club
Mission Promotion Association
Oceanside Improvement Club
Ocean View Improvement Club
Parkside Improvement Club
Park Richmond Improvement Club
Peralta Heights and Vicinity Imp. Club
Peralta Valley Improvement Club
Polk Street District Association
Potrero Promotion Association
Point Lobos Improvement Club
Richmond Heights Improvement Club
San Bruno Avenue Improvement Club
San Francisco Real Estate Board
South of Army Street Imp. Club
South of Market Street Imp. Club
Sunset District Improvement Club
Sunset Merchants' Association
Sunnyside Improvement Club
Sutro Heights Improvement Club
Sutter Street Improvement Association
Twin Peaks Improvement Club
Upper Market Street Improvement Club
Upper Sunset Improvement Club
West of Castro Improvement Club.

SEATTLE'S AMBITIOUS PLANS FOR STREETS AND TUNNELS

Northern City Spending Millions and Preparing to Spend More for Close Connection Between Center and Suburbs

Seattle has been setting San Francisco an example of amazing energy in grading down streets, and is getting ready to go into the tunnelling business by wholesale as soon as increased population makes it advisable. The northern city has seen the wisdom of linking the center of town with the outskirts, and purposes to have a well-knit system of inter-communication instead of a lot of scattered and detached suburbs without solidarity or cohesion. Immense sums have been spent and great things have already been accomplished, and the people are ambitious to do still more. Streets are now being graded or constructed with especial reference to the tunnelling plans.

Beginning in July, 1903, a vast amount of regrading, considering the size of the city, has been done. On First, Second and Third Avenues, on Pine Street, Fairview Avenue, Pike Street, Fourth Avenue, Jackson Street, and Olive Street, the contour of nearly twenty-one miles of street has been changed or the changes are approaching completion. This work has involved the excavation of 8,869,584 cubic yards of earth from street surfaces and 5,175,000 from private property, affecting changes in grade of 175 acres of street surface and 324 acres of private real

estate, or a total of 499 acres. The condemnation proceedings have cost \$2,406,324, street improvements \$1,969,510, and work on private property \$1,059,090, a total of \$5,702,112.

Nearly thirty additional linear miles of similar work is now under way, which will require the removal of 19,445,000 cubic yards of earth from streets and private property, changing 238 acres of street surface and 397 acres of private land, a total of 627 acres. The total cost of this work will come to \$6,214,199.

These are the figures of R. H. Thompson, City Engineer of Seattle, who concludes:

When these works are completed we will have removed 33,389,584 cubic yards of earth and have changed the surface of 1126 acres of land at a total cost of \$11,917,011.

Since these figures were compiled, large additional amounts of similar work have been undertaken.

The completion of such work promises success for Seattle's tunnel plans. Of these a correspondent, Mr. John P. Hartman, says:

The plans tentatively adopted by the municipality provide for the following tunnels:

(A) One starting at the old city hall on Jefferson and Third Streets, running east almost

under the court house and coming out at Twenty-third Avenue.

(B) Another to start on Marion Street at Third, running through the first hill and coming out at Twelfth Avenue and Marion.

(C) Another to start at Third and Spring, which is the first street north of the Madison Street cable, running due east, with its eastern portal at the lake.

The purpose of these three tunnels is as follows:

The first to give a quick run from the business center to a distributing point for the people south of Yesler Way and those within a half a mile or so of Lake Washington.

The second is to enable the people to make quick passage from the business center to a distributing point in the Capitol Hill district, and that south thereof, for in this place electrics can be run all over the hill.

The third is to give a quick transit to the lake, so as to distribute to those people who live on the east side thereof. The run from the business center to the lake should be made in about four or five minutes, and then quick ferryage will put the people across the lake in seven or eight minutes more, so that one living three or four

miles from the lake on the east side could reach home in twenty to twenty-five minutes.

It is also proposed to tunnel under Queen Anne Hill on the way to the Ballard district. The principal object of these tunnels is to get a place where very fast trains may be run from the thick business center to a distributing point for residential districts.

The time of building these tunnels is somewhat distant, because the population is not sufficient yet to warrant it; but within ten years, in the judgment of those who are carefully watching the city's growth, we shall be building these tunnels. They are already planned and the development of streets everywhere is with reference to finally building these improvements.

The tunnels which have been built here have stood well. The first was from the Lake Union district to the Sound for the purpose of carrying a sewer. This has stood the test perfectly. The second was from Rainier Valley to the Sound, for another sewer. The third is the Great Northern tunnel from the King Street station north one mile. The Northern Pacific road is contemplating a tunnel under the University grounds, by which it will cut out a great and heavy curve and a bad one.

SAN FRANCISCO PUTS UP THE COMMODITY THAT TALKS

Restoration of the City and Its Ability to Handle a World's Exposition Shown in the Four Million Subscription to the Panama-Pacific

"San Francisco Invites the World" and the world can get ready to pack its grip. There need be no fear that if the national celebration of the completion of the Panama Canal is assigned to San Francisco there will be anything wanting to make it the greatest world's fair of all time.

Raising \$4,089,000 in less than two hours for the Panama-Pacific Exposition, with most of its biggest corporations yet to be heard from, should be ample demonstration that San Francisco is not only a restored city, but a wealthy city once again. Nothing like it was ever seen before in the history of popular subscriptions for such an undertaking. Probably four thousand people were present on the floor of the Merchants' Exchange, and another thousand would have been present but for the fact that they could not get in. The only reason why it took nearly two hours to raise the money was that it required that amount of time to announce and write down the subscriptions.

The temper of the meeting was characteristically San Franciscan. The packed hall cheered individual subscriptions, as the due of the subscribers, but it was in a calm and unexcited way. The general inclination seemed to be to refrain from overworking the human voice, and to leave the screaming to the eagle on the money. The citizens present acted as though four millions was nothing for San Francisco to go wild over; although the result must be profoundly gratifying to everybody with the interests of the city at heart, especially as it will do so much to insure the holding of the exposition on this coast. The project has been taken out of the realm of speculation and conjecture. Doubt as to the ability of the community to make good has been swamped by a really astonishing volume of money. The city's representatives were thus enabled to go to Washington with the strongest argument that even a great government can hear in such a cause.

The meeting was remarkable in the annals of a remarkable community. It was opened by Homer S. King, President of the

Panama-Pacific Exposition Company, who introduced Charles C. Moore, head of the Finance Committee. Cheers burst forth at the mention of Mr. Moore's name, and he proceeded to apply a little hot sand and ginger, saying:

The real talking about this exposition is to be done in this room and now. The way you talk here will be the measure of the attention with which the Nation and the rest of the world will listen to you. You have got to show that your heart is in this work, not by the amount of your applause but by converting your enthusiasm into "coin of the realm."

They can't get this exposition away from San Francisco. The world wants it here. Everybody knows San Francisco is a city of romantic interest. It is a city to which travelers love to come. If there ever was an exposition city in the world it is this.

Mr. Moore then presented Mr. "Larry" Harris, author of "The Damndest Finest Ruins Ever Gazed on Anywhere," who took charge of the meeting and for two hours received the subscriptions that began to roll in like a flood and continued for an hour and fifty minutes almost without a pause.

The platform was occupied by E. L. Wagner, R. B. Hale, Homer S. King, Hon. P. H. McCarthy, Mayor of San Francisco; H. T. Scott, M. Harris, C. C. Moore, W. F. Herrin, W. H. Crocker, W. B. Bourne, Leon Sloss, J. A. Donahue, A. W. Scott, Jr., T. B. Berry and J. A. Kelly. The floor was crowded with the most vigorous and progressive men of the city, the men that have built it and have made it what it is. The general attitude was one of strictly business determination and the affair soon resolved itself into a contest of speed in getting up the money.

The result cannot be considered less than wonderful in a city that four years ago was a leveled ruin in its whole business district. The proof of an almost miraculous rehabilitation is startling. Before this paper is printed the balance of the required five million will probably be subscribed, and it will only remain for the National government to set the seal of its approval on so much American energy and grit by designating San Francisco as the city of the Panama-Pacific celebration.

WANTS UNCLE SAM TO BUILD HIS VESSELS HERE

Association Wants the Federal Government to Allow This Port a Differential

Special efforts have been made by the Merchants' Association, in conjunction with the California Metal Trades Association, during the past month, to induce the Federal government to place some of the new naval construction contracts in San Francisco. The Association has urged the need of maintaining ship-building facilities at this port, even if the work cannot be done here quite as cheaply as in the East, and urged the wisdom of allowing a suitable differential for this purpose.

The following telegram was sent on April 9th to Senator Perkins and Congressmen Kahn, Hayes and Knowland:

Please use your influence to have a portion of the remaining appropriation of two millions for submarines expended on the Pacific Coast and to secure a division of future appropriations for war vessels between Atlantic and Pacific Coasts to encourage the ship-building industry here.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

C. K. McINTOSH, Vice-President.

Four million dollars was appropriated recently for the construction of submarines. Bids for half that amount have been opened, leaving two million to be expended, but it is said that Pacific Coast builders have not been asked to bid. Efforts to have this trifling oversight corrected have been made by Mr. Kerrigan, representing the California Metal Trades Association, by bringing the matter to the attention of the California delegation in Congress with the strongest representations from leading commercial bodies of the city. The members of the California delegation appealed to are all doing what they can in the matter, and Senator Perkins has sent the Merchants' Association the following copy of a letter from the Secretary of the Navy:

My Dear Senator: Referring to your verbal inquiry about assigning the construction of a fair share of submarines and torpedo vessels to the Pacific Coast, I want you to understand that I thoroughly appreciate the situation and will do what I can when the bids are awarded.

Bids for these vessels are sent out for delivery either on the Atlantic or Pacific Coast, and they are almost invariably 8 or 9 per cent higher on the Pacific Coast.

Faithfully yours,

GEO. VON L. MEYER.

Action on the matter has been deferred at Washington, and in the meantime everything possible will be done to assist the California delegation in convincing the government that it is of the utmost importance to encourage ship-building plants on the Pacific Coast capable of constructing war vessels in case of emergency, even if it involves granting a differential of some magnitude.

During the April hot spell the highest temperature in San Francisco was 87 degrees, while in Los Angeles the mercury rang up 100. Not half enough bragging has been done about the climate of this city.

The Merchants' Association will receive additional subscriptions to the stock of the Panama-Pacific International Exposition Company from those that care to make them at this office.

Advices from Washington indicate that the Federal government has given up the installing of pneumatic tube devices for mail collection and delivery.

MR. SAN FRANCISCAN—DEAR SIR:

Undoubtedly it has often occurred to you that if you had the time to devote to civic work there are many things you would like to assist in doing that would stand for the betterment of the city in which you are engaged in business.

We beg, therefore, to call your attention to the fact that you can directly help to improve conditions here by becoming a member of the Merchants' Association; that through this organization you can lend support to those who are devoting time and energy to the improvement of San Francisco; that this Association has large and important work to do, and it feels its record of over fifteen years justifies its existence and its claim to support.

The Association desires during the coming year to make, as a special feature of its work, a thorough investigation of the retail, wholesale, and manufacturing trade of San Francisco, and to devise ways and means for improving and extending this trade into all the territory that can be reached by the San Francisco jobber.

The Association has also recently taken over the work of inspecting the construction of the new sewer system, high-pressure fire protection system and public buildings being constructed under the \$18,200,000 bond issue. Although this is a special department that is to be supported by popular subscription, the Association needs the backing of numbers and income wherewith to carry on its many other activities. It needs your moral and financial support.

The energies of the Merchants' Association are directed to the physical betterment

of San Francisco, and while not in politics, it is directly interested in all things political in so far as they affect the life and well-being of our city.

May we not, therefore, be favored with your application for membership as an expression of your approval and support?

Dues:

Associate membership—\$1.00 per month.
Active membership—\$2.50 per month.

Payable quarterly in advance. No initiation fee.

Don't delay your decision, but send in your application to-day so that your application may come before the Board of Directors at next Friday's meeting.

Every member can help by inducing some other person to join.

Cordially yours,

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

TRADE EXTENSION BANQUET

How best to increase and extend San Francisco's trade will be the subject at a "Trade Extension Banquet" to be held by the Merchants' Association on June 7th. Prominent speakers who know their subject from experience will analyze local business conditions and suggest measures for the increase and extension of San Francisco trade both at home and in adjacent territory. The Directors of the Association feel that it is time this matter received serious consideration and it is intended that this shall be a practical business discussion of material value to every merchant.

ASSOCIATION GROWS RAPIDLY

Twenty-two individuals and business firms have joined the Merchants' Association during the past month. The continuous growth of the organization is a source of much gratification to the officers and directors, who see in it an endorsement of the Association's work and an encouragement to continue it. Those that have added the weight of their names and influence to the organization during the month are:

Columbia Steel Co., Mfrs. Steel Castings, 800 Hooker & Lent Bldg.

John R. Sievers, Florist, 201 Powell St.
Pacific Motor Car Co., Automobiles, 380 Golden Gate Ave.

Winton Motor Carriage Co., Automobiles, 300 Van Ness Ave.

R. S. Chapman, Fire Apparatus, 400 Golden Gate Ave.

A. J. Smith, Automobiles, 342 Van Ness Ave.

Arthur M. Sharp, Hotel, Winchester Hotel.

Edward Rolkin, Hotel, Argonaut Hotel.

Baldwin Co., Pianos and Organs, 310 Sutter St.

Helbing Hat Co., Hats and Caps, 451 Mission St.

Beth's Cafe, Restaurant, 9 Ellis St.
Tait-Zinkand Cafe, Restaurant, 168 O'Farrell St.
Foerster-Lausten Co., Restaurant, 55 Stockton St.

Bergez-Frank's Old Poodle Dog Restaurant, 421 Bush St.

Manufacturers' Piano Co., Pianos, 331 Sutter St.

Standard Gas Engine Co., Gas Engine Manufacturers, 10 California St.

Oyster Loaf Cafe and Grill, 61 Eddy St.

United Glass Works, 115 Turk St.

Grover's Restaurant, 121 California St.

Oliver Typewriter Co., 241 California St.

Toledo Computing Scale Co., 326 Market St.

Alco Taxicab Co., Auto Livery, 360 Golden Gate Ave.

Merchants' Association

OFFICERS AND DIRECTORS

ANDREW M. DAVIS	President
	The Emporium
C. K. MCINTOSH	First Vice-President
	S. F. National Bank
R. H. SWAYNE	Second Vice-President
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H. W. POSTLETHWAITE.....	Holmes Lime Co.
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Reliable Business Guide to San Francisco

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ACCOUNTANTS, CERTIFIED PUBLIC

Amrath, Greenhood & Jansen	Price, Waterhouse & Co....310 Sansome
.....Monadnock Bldg.	Ruckstell, John R. Claus Spreckels Bldg.
Brace, H. M. Chronicle Bldg.	Rowe, C. V. Room 247, 268 Market
Barrow, Wade, Guthrie & Co.	Walker & Cooper....Monadnock Bldg.
.....310 Sansome	
Herrick, Lester & Herrick.....	
.....Merchants Exchange Bldg.	
Lomax, W. B. Chronicle Bldg.	
McLaren, Goode & Co.	
.....Thos. Clunie Bldg.	

ACCOUNTANTS AND AUDITORS.

Hertz, Louis.....	149 California

ACETYLENE GAS GENERATORS.

Bullard, E. D....Rooms 221-223, 268 Mkt.	

ADVERTISING.

Cooper, F. J. 18 Montgomery
Green, J. Chas. Co.....
.....Stevenson and Clinton Park
Johnston-Dienstag-Ayers...130 Kearny
Knapp, Wm. & Co.....747 Sansome
AMMUNITION.
The Peters Cartridge Co....608 Howard
ARCHITECTS.
Barth, Hermann.....12 Geary

Burnham, D. H., & Co....Merchants Ex.
Colley, C. J. Pacific Bldg.
Curlett, William Phelan Bldg.
Dutton, L. B. Chronicle Bldg.
Holmes, Edward L. 338 Pine
Leonard, Jos. A. 903 Phelan Bldg.
McDougall Bros.....353 Russ Bldg.
Meussdorffer, C. A. Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt Bldg.
Meyers, Henry H., 1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Reid Bros., Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., 311 Crocker Bldg.

ART GLASS.

California Art Glass B. & C. Works., 768 Mission

ART GOODS.

Gump, S. & G. Co., 246 Post
Sanborn, Vail & Co., 847 Mission
Schussler Bros., 1218 Sutter
Vickery, Atkins & Torrey, 550 Sutter

ARTESIAN WELLS.

Lowe, J. W., 7 Spear

ARTESIAN WELL TOOLS.

American Tool Works, 109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co., 127 New Montgomery

ATTORNEYS-AT-LAW.

Bancroft, Philip, Monadnock Bldg.
Blakeman, T. Z., 420 Phelan Bldg.
Chamberlain, J. P., 378 Russ Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H., Mer. Ex. Building
Heller, E. S., Union Trust Bldg.
Houghton & Houghton, Merchants Ex.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G., Crocker Bldg.
Keyes, A. D., Humboldt Bank Bldg.
Kierulff, T. C., Foxcroft Bldg.
McNab, Gavin, 1208 Metropolis Bank Bldg.
McCutcheon, Edw. J., Merchants Ex.
Morrison, Cope & Brobeck, Crocker Bldg.
Naylor & Riggins, 427 Sheldon Bldg.
Page, Chas., 1111 Merchants Ex. Bldg.
Peixotto, Edgar D., Russ Bldg.
Putnam, Osgood, 519 California
Scheeline, S. C., 417 Montgomery
Son, Chas. A., 837 Mission
Smith, Sidney V., Merchants Exchange
Thomas, Gerstle, Frick & Beedy, 310 Sansome

AUCTIONEERS.

Chase, Fred H. & Co., 478 Valencia

AUTOMOBILES.

Leavitt, J. W., Co., 300 Golden Gate
Pacific Motor Car Co., 380 Golden Gate
Pioneer Automobile Co., 724 Golden Gate
Smith, A. J., 342 Van Ness Ave.
Winton Motor Carriage Co., 300 Van Ness Ave.

AUTO-LIVERY AND TAXICARS.
Alco Taxicab Co., 360 Golden Gate

AUTOMOBILE SUPPLIES.

Chanslor & Lyon Motor Supply Co., 501 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros. Bag Co., Sansome & Vallejo
Schmidt, Johann, 119 Drumm

BAKERIES.

California Baking Co., Eddy & Fillmore
Young & Swain Baking Co., 1433 Devisa.

BANKS AND BANKERS.

American National Bank, 430 California
Anglo and London Paris National
Bank, Sansome and Sutter
Anglo-California Trust Co., 16th & Mission
Bank of California National Ass'n., 422 California
Bank of Italy, 552 Montgomery
Batchelder, Geo. A., First Nat'l Bank Bldg.
Canadian Bank of Commerce,
California & Sansome
Central Trust Co., Sansome & Market
Crocker Nat. Bk. of S. F., Post & Mkt.
Donohoe-Kelly Banking Co., 100 Mtg.
French-American Bank of Savings, 108 Sutter

German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllstr. & Jones
Humboldt Savings Bank, 785 Market
International Bank Co., Mills Bldg.
Italian-American Bk., Montg. & Sacto.
Marine Trust and Savings Bank, 100 Market

Mechanics Savings Bank, Mason and Market

Mercantile National Bank, 464 Cal.
Meyer, Daniel, 216 Pine

Mission Bank, The, 16th & Julian Ave.

Mission Savings Bank, 2631 Mission

Mutual Savings Bk. of S. F., 708 Mkt.

Russo-Chinese Bank, 417 Montgomery

Rollins, E. H. & Son, First Nat'l Bank Bldg.

Savings and Loan Society, 101 Montg.

San Francisco National Bank, 450 California

S. F. Savings Union, Montg. & Cal.

Seaboard National Bank, 101 Market

Security Savings Bank, 316 Montgomery
Swiss-American Bank, 12 Sansome
Wells-Fargo-Nevada National Bank, of San Francisco, Union Trust Bldg.
Western National Bank of San Francisco, Powell & Market
Yokohama Specie Bank, 415 Sansome

HARBERS' SUPPLIES.

Deckelmann Bros., 162 Turk

BEER BOTTLERS.

Blue and Gold Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co., 317 Howard
Heins, Alex., Belting Co., 2413 Harrison

BOILER WORKS.

Eureka Boiler Works, 57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia
Malloye, F. Co., 251 Bush

Phillips, Wm. R., Co., 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mkt.
Elder, Paul, 239 Grant Ave.
San Francisco News Co., 747 Howard
Whitaker & Ray Co., 770 Mission

ROOTS AND SHOES.

Cahn, Nickelsburg & Co., 557 Mission

Heim, F. L., 156 Powell

Koenig Shoe Co., The, Kearny & Post

Mauzy & Reid Shoe Co., 587 Mission

Nolan-Earl Shoe Co., 727 Mission

Philadelphia Shoe Co., 825 Market

Rosenbaum Bros., 343 Kearny

Rosenthal's Inc., 151 Post

Royal Shoe Co., 738 Market

Sommer & Kaufman, 119 Grant Ave.

United Workingmen's Boot & Shoe

Co., 156 Second

Williams-Marvin Co., Battery & Bush

Wolf, H., & Bro., 1609 Fillmore

Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co.,

1244 Flood Bldg.

Korbel Box Factory, 2014 Bryant

Pacific Box Factory, Clay & Front

BREWERIES.

Burnell & Co., Jones & O'Farrell

Hibernia Brewery, 1241 Howard

Lochbaum & Co., A. H., 125 King

Union Brewing & Malting Co.,

Eighteenth & Florida

BREWERS' AGENTS.

Olympia Beer Co., 1423 Sansome

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co., 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co., Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D., & Co., 544 Sansome

Hohweiser, C., & Co., 511 Wash.

Mayhew, F. E., & Co., Battery & Wash.

Mattoon & Co., 516 Battery

Swayne, Hoyt & Co., 412 Battery

BROKERS—DRUG.

Serwe & Prien Co., Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm

DuVal, W. M., & Co., 112 Market

Maillard & Schmeidell, 207 Front

Page Bros., 414 Montgomery

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J., & Co., 480 California

Doubleday, D. G., 913 1st Nat. Bk. Bldg.

Girvin & Eyre, Merchants Ex. Bldg.

Politzer, Alex., 519 California

Politz, Edw., & Co., 419 California

Toplitz, Jos. B., 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association,

Market, Golden Gate & Taylor

Pacific States Savings & Loan Com-

pany, 569 California

BUILDING CONSTRUCTION.

Hicks Co., Lewis A.,

Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Holden-Deuprey Co., 126 W. Mission

Levy, Oscar S., 15 Second

Lilley & Thurston Co., The, 82 Second

Waterhouse & Price, 59 Third

BUTCHERS.

Bacchus, R. T., Haight & Shrader

Bayle-Lacoste & Co., California Market

Clayburgh & George, 333 Kearny

Finke, Fred H., 10 East
Herman, Benj., & Son, Bush & Franklin

Meyers, J., & Co., California Market

Miller & Lux, Merchants Exchange Bldg.

Patek, F., & Co., 916 Larkin

Roberts, W. F., 2849 California

Levy, Schweitzer & Co., 1412 Bush

Taaffe, Wm., & Co., Monadnock Bldg.

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co., 211-215 Fourth

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota

Cal. Fruit Canners' Assn., 120 Market

Golden State Asparagus Co., 16 Calif.

Hunt Bros. Co., 112 Market

Spanish-American Food Co., 180 Erie

CAPITALISTS.

Bishop, Chas. R., Clunie Bldg.

Borel, Ant., & Co., 440 Montgomery

Brittan, N. J., Union League Club

Dean, W. E., 818 Kohl Bldg.

Delger, Edward F., Delger Bldg., 6th and Market

Fontana, Mark J., 120 Market

CONFECTIONERS.

Blum, S. 2806 California
Demartini, L. Supply Co., Front & Pine
Haas, Geo., & Son. 770 Market
Lechten Bros. 1212 Devisadero
Maskey, Frank 32 Kearny
Rhine, Henry, & Co. 19th & Bryant
Townsend's, Inc. 755 Market

CONTRACTORS.

Chadwick & Sykes....418 Crocker Bldg.
City Street Improvement Co.
..... Merchants Exchange Bldg.
Clinton Fireproofing Co.
..... 841 Monadnock Bldg.
Hausen, F. L. 127 Montgomery
Penny, Isaac Phelan Bldg.
Ransome Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard 518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons. 779 Market
Masow & Morrison. 518 Monadnock Bldg.
Metropolis Construction Co.
..... 24 California

COOPERS.

California Barrel Co.
..... 509 Monadnock Bldg.
Carl Cooperage Co. 54 Boardman
Woerner, David (Est. of)....14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W. 844 Monadnock Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co. Kohl Bldg.

CORSET MANUFACTUREHS.

Locke, C. E., Mgr. Royal Worcester
Corset Co. 728 Mission

COTTON GOODS.

Californa Cotton Mills Co. Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co. 46 Beale
Cowen-Heineberg Co. 365 Market
Nathan-Dohrmann Co. Stocktn & Geary
Schloss Crockery Co. 17-19 Beale

CRUSHED ROCK.

Gray Bros. 2d and Mission

CURIO DEALERS.

Hetrich, A. L., Co. 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTAL SUPPLIES.

Edwards Co., The Jas. T. 323 Geary

DENTISTS.

Flood, A. M., D. D. S. 240 Stockton
Platt, Frank L., D. D. S.
..... Geary & Powell
Westphal, Otto Francis, D. D. S.
..... 1424 Gough

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th
Prager's Market and Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 245 Bush
Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Feintuch Display Fixture Co.
..... 134 Sansome

DOORS AND WINDOWS.

California Door Co. 43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co. 97 Sacramento
Cartwright Draying Co.
..... Main and Mission

Emmons, G. W. 3 First
Farnsworth & Ruggles 109 Davis

McNab & Smith. 38 Davis
Overland Freight & Trans. Co. 35 2d

Pierce-Rudolph Storage Co. 1450 Eddy
Rode, C. B., & Co. 102 Pine

Strauss, K. 130 Pine
Teele & Co. 764 Clay

Western Trans. & Strge. Co. 223 Front
Wilson Bros. Co. 14th & Sanchez

DRIED FRUITS.

Field, A. B., & Co. 244 California
Griffin & Skelley Co. 16 California
Guggenheim & Co. Sac'to & Davis
Otzen Packing Co. 423 Drumm
Phoenix Packing Co. 16 California
Rosenberg Bros. Co. 153 California

DRUGGISTS.

Ayers, Edw. N. Van Ness & Geary
Baer Drug Co. 722 Market
Boericke & Runyon. 140 Powell
Broemmel, J. G. B. 2501 California
Calegaris, Arnold Kearny & Pacific
Coffin-Reddington Co. 35 Second
Fauda, C. O. 303 Montgomery Ave.
Ferry Drug Co. 20 Market
Green, Frank T. 500 Devisadero
Lainer, Rd. Drug Co. 1101 Fillmore
Langley & Michaels Co. 34 First
Leipnitz Co., G. Sutter & Laguna
Lengfeld's Pharmacy 1804 Fillmore
Owl Drug Co. 611 Mission

Rockstroh, F. E. 1014 Valencia
Rossi Drug Co. 1900 Union
Schmidt, Val. 1845 Polk
Wakelee & Co. 58 Market
Waldron & Dietrich. 576 Mission

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co. 49 Sansome
Bernstein, S. L. 154 Sutter
City of Paris. Stockton & Geary
Crowley, J. B. Aronson Bldg.
Dundas, Wm. D. 109 Walnut
Graf, J. L., & Co. 28 Sansome
Hale Bros., Inc. 979 Market
Jacobs, F. P., & Bro. 114 Sansome
Kohlberg, M. S. & Co. 126 Pine
Levy, Max 154 Sutter
Lippman Bros. 22d and Mission
Livingston Bros. Geary & Fillmore
Marcuse, M., & Co. 37-39 Battery
Moore-Watson Dry Goods Co.
..... Bush & Sansome
Murphy, Grant & Co. Sansome & Bush
Newman & Levinson.
..... Stockton & O'Farrell
O'Connor, Moffatt & Co. 121 Post
Samuels, D., Lace House Co.
..... O'Farrell & Stockton
Schmidt, Ben. J. & Co. 35 Sansome
Simons, L. S. 38 Sansome
Strauss, Levi, & Co. Pine & Battery
Thursbacher, B. E. 2005 Folsom
Weill, Raphael, & Co. Sutter & Grant Av.
Weinstock, Lubin & Co. Post & Filmr

DYEING AND CLEANING.

Thomas, The F., Parisian Dyeing &
Cleaning Works. 27 Tenth
Hickman, Henry 3830 California

EDUCATIONAL INSTITUTIONS.

Heald's Business Co. McAllister & Polk
San Francisco Business College.

..... 908 Market

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp. 46 Second
Electric Appliance Co. 726 Mission
Electric Railway & Manf'r Supply
Co. 84-86 Second
General Electric Co. Union Trust Bldg.
Hetty Bros. 326 Ellis
Pacific States Electric Co.
..... 133 New Montgomery
Summerhayes, W. R. 76 Folsom
Ind. Electric Const. Co. 381 Fulton
Westinghouse Electric Co.
..... Second & Howard

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.
..... 1349-51 Mission
Golden West Plating Works. 355 First
Rudger-Merle Co. Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co. Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules, & Bro. 16 Sansome

ENGINEERS, CIVIL.

Luey, W. A.
..... Board of Trade Bldg., Portland, Ore.
Morser, E. J. 847 Monadnock Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick. 244 Kearny
Luther Wagoner. 910 Pacific Bldg.
Stut, J. C. H. 417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J. Alaska Com. Bldg.

ESSENTIAL OILS.

Boldermann, A. C., & Co.
..... Sacramento and Davis
Lueders, Geo., & Co. Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co. 16 First
Castle Bros. 149 California
De Fremery, J., & Co. 519 Mission
North American Mercantile Co.
..... 318 Front

Maldonado & Co. 49 California
Vignier, A., Inc. 611 Battery
Wieland Bros., Inc. 309 Davis

5c, 10c, AND 15c STORES.

Charlton, E. P. & Co. 768 Market

FERTILIZER.

Pacific Guano & Fertilizer Co., The..
..... 310 Sansome

FIRE APPARATUS.

Chapman, R. S. 400 Golden Gate Ave.

FIREWORKS.

Newton's California Fire Works Co.
..... 249 Front

FIREPROOFING.

San Francisco Fireproofing Co.
..... 809 Monadnock Bldg.

FLORISTS.

Sievers, John R. 201 Powell

FLOUR MILLS.

Sperry Flour Co. 343 Sansome

Stockton Milling Co. 112 California

FOOD CEREALS.

Pacific Cereal Ass'n. Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co. 307 Crocker Bldg.

FOUNDRIES.

Enterprise Foundry Co. 2902 19th St.

FRUITS AND VEGETABLES.

Goetting, Charles L., & Sons.
..... California Market

FURNITURE.

Bateman, Wm. 1913 Bryant
Breuner, John, Co. 281 Geary
Cordes Furniture Co. 126 Post
Eastern Outfitting Co. 1017 Market
Fredericks, J., Co. 815 Ellis
Friedman, M., & Co. 259 Post
Gullixson Bros. 2086 Market
Indianapolis Furniture Co. 833 Mission
Kreiss, L., & Sons. Van Ness & Sutter
Lachman Bros. 2019 Mission
Lavenson-Schlueter Co. 227 Post
Moore, Harry J., Furn. Co. 40 O'Farrell
Plum, Chas. M., & Co. 314 Sutter
Redlick-Newman Co. 2200 Mission
Sloane, W. & J., Co. 216 Sutter
Sterling Furniture Co. 1051 Market

FURNITURE MANUFACTURERS.

Wisconsin Furniture Co.
..... 746 Phelan Bldg.

FURS.

Berwin, Chas. 39 Grant Ave.
Gassner, Louis. 112 Geary

Liehes, H., & Co. 167 Post

Wallace, Robert. 126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co. 515 Market
Metropolitan Match Co. 42 Sutter

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter. 745 Mission
California Gas Fixture Co. 357 Ellis
Day, Thomas, Co. 725 Mission
Ickelheimer Bros. Co. 441 Sutter

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son. 211-213 Main
Standard Gas Engine Co. 10 California

GAS ENGINES AND SCALES.

Fairbanks-Morse Co. 158 First

GAS METERS AND STOVES.

Pacific Meter Co. 112 Market

GAS CONSUMERS.

Gas Consumers' Assn. 467 O'Farrell

GAS WATER HEATERS AND ELECTRIC LAMPS.

Thieben, Jos., & Co. 667 Mission

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co. 15th & Folsom
Pacific Coast Glass Wks. 7th & Irwin
United Glass Works. 115 Turk

GLOVES.

Moss, Geo. A. 752 Market
Steinberger & Kalisher

Christensen & Goodwin....241 Sansome
Commercial Union Assurance Co., Ltd. Sansome & Hallieck
Connor, John420 California
Davis, J. B. F. & Son.Mont. & Sac' to
Drennan, Wm. A.604 Merchants Ex.
Duncan & Rehfisch....340 Sansome
Fireman's Fund Ins. Co., Cal. & Sansome
Herold, Rudolph, Jr.114 Russ Arcade
Hilman, John R. & Son.201 Sansome
Insurance Co. of N. A.343 Sansome
Kilgarif & Beaver...Post & Grant Ave.
Liverpool & London & Globe Ins. Co.444 California
London & Lancashire Fire Insurance
Co.571 Sacramento
London Assurance Corporation.....
...Sansome & Pine
Macdonald & Miles....340 California
Manheim, Dibbern & Co.453-455 Mtgy.
McNear & Wayman....Sansome & Sac't
New Zealand Insurance Co.340 California
Pacific Mutual Life Insurance Co., The
...Post & Grant Ave.
Pacific Surety Co.1st Nat. Bank Bldg.
Palache & Hewitt....430 California
Potter, Edw. E.578 Sacramento
Preferred Accident Ins. Co.704 Market
Queen Insurance Co.Pine & Sansome
Royal Insurance Co.Pine & Sansome
Rosenthal, Louis....315 California
Springfield Fire & Marine Ins. Co.
...Kohl Bldg.
Stovel, C. J.136 Leidesdorff
Traveler's Ins. Co.Monadnock Bldg.
Waniorek, M.201 Sansome
Ward, C. H.211 Sansome
West Coast Life Ins. Co.348 Pine
Whitely, Henry M.206 Alaska Com. Bldg.
Wilson, Horace....407 Montgomery

INVESTMENTS.

Jennings, Rufus P.Merchants Ex.

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co.Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works.....
...Main & Howard
Morton & Hedley....215 Harrison
Risdon Iron Works.Hooker & Lent Bldg.
Vulcan Iron Works....60t Missouri

IRON AND STEEL MERCHANTS.

Berger & Carter Co.17th & Mississippi
Woods & Huddart....356 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh G. T. & Co.Powell & Post
Solomon, C., Jr.314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros.114 Sansome

JEWELERS.

Abrams, Henry M., Co.717 Market
Andrews, A.50 Kearny
Baldwin Jewelry Co.29 Kearny
California Jewelry Co.704 Market
Carrau & Green....112 Kearny
Dinkelspiel, J. S.150 Post
Dorrance-Battin Co.Chronicle Bldg.
Eisenberg, A. & Co.Post & Kearny
Glindemann, W.818 Market
Greenzweig, Geo. & Co.150 Post
Hall, A. I. & Son.150 Post
Hammersmith & Co., Sutter & Grant Av.
Isaacs, Abe.756 Market
Judas, Alphonse, Co.704 Market
Lehrberger, J. S. & Co.704 Market
Mayer & Weinshenk....717 Market
Nordman Bros.150 Post
Radke & Co.218 Post
Schussler, M., & Co.704 Market
Shreve & Co.Grant Ave. & Post
Sorensen, James A. & Co.715 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co.114 Kearny

KNITTED GOODS.

Pfister, J. J., Knitting Co.739 Market
Gantner & Mattern Co.80 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.
...Grant Ave. & Sutter
Marks Bros.Commercial Bldg.
Magnin, J. & Co.Grant Ave. & Geary
Newbauer Bros.37 Battery
Schwartz & Goodman....879 Market
Paragon, The....Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G.140 Geary

LAMPS.

Boesch Lamp Co.1135 Mission
Bauer Lamp Reflector & Electric Sign
Co.528 Gough

LAUNDRIES.

La Grande Laundry Co.234 Twelfth
Metropolitan Laundry Co.
...1148 Harrison
National Laundry Co.3814 Eighteenth
San Francisco Laundry....1408 Turk
White Star Laundry....385 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co.581 Mission
Western Laundry Machinery Co.
...58 Fremont

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co.747 Sansome
Kohlberg & Co.526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co.431 Battery
Harpham & Jansen....521 Washington

Kauffman, Davidson & Semmel.137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co.95 Market
Holmes Lime Co.701 Market

LITHOGRAPHERS.

Britton & Rey....560 Sacramento
California Lithograph Co., Inc.
...509 Sansome
Galloway Lithograph Co.513 Howard
Olsen, O. E., Lithograph Co.330 Jackson
Schmidt Lithograph Co.2d & Bryant
Union Lithograph Co.741 Harrison

LIVERY STABLES.

Clemens, C. J.316 Fulton
Kelly, Thomas, & Sons.1629 Pine
Pease, E. R.1009 Valencia

LUMBER DEALERS.

Acme Lumber Co.1014 Crocker Bldg.
Casper Lumber Co.810 Kohl Bldg.
Collins, Geo. H.502 California
Connolley, E. D.2401 San Jose Ave.
Dodge, E. J. & Co.16 California
Dolbeer & Carson Co.Merchants Ex.
Ford, Chas. D., Co.Merchants Ex.
Grays Harbor Commercial Co.
...Foot of Third St.
Greenewald, Otto H.
...901 Alaska Commercial Bldg.
Hammond Lumber Co.Merchants Ex.
Hihn, F. A., Co.Santa Cruz
Hobbs-Wall & Co.Fife Bldg.
Hooper, C. A., & Co.Balboa Bldg.
Hooper, F. P. & J. A.110 Market
Howard, E. A., & Co.20 Howard
Hume, G. W., & Co.713 Marvin Bldg.
Independent Lumber Co.
...Mutual Savings Bank Bldg.
Kruse, J. S.Twenty-third & Shotwell
Meyer, Adolph....1510 Devisadero
Pacific Lumber Co.16 California
Pope & Talbot....Foot of Third St.
Port Blakely Mill Co.16 California
Schouten, J. W., & Co.738 Bryant
Seymour & Elliot....142 Townsend
Simpson Lumber Co.112 Market
Slade, S. E., Lumber Co.112 Market
Soule, John F.112 Market
Standish Hickney Lumber Co.
...Crocker Bldg.
Tacoma Mill Co.310 Sansome
Templeman, Henry....42 Market
Truckee Lumber Co.
...First National Bank Bldg.
Union Lumber Co.Crocker Bldg.
Van Arsdale-Harris Lumber Co.
...Fifth & Brannan
Wendling, G. X.James Flood Bldg.
White, L. E., Co.Balboa Bldg.

MACARONI MANUFACTURERS.

Splivalo, C. R., Co.956 Bryant
Podesta, L. R.512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co.
...523 Market
California Tool Works....181 Beale
Compressed Air Machinery Co.
...Jessie & Eckert
Cyclops Iron Works....223 Main
Evans, C. H., & Co.183 Fremont
Garratt, W. T., Co.Fremont & Natom
Henshaw-Bulkey Co.19 Fremont
Hewitt Machinery Co.59 Second
Marwedel, C. W.256 Ninth
Meese & Gottfried Co.55 Main
Moore, Chas. C., & Co.99 First
Pacific Tool & Supply Co.402 Mission
Pennington, G. W., & Sons.313 Folsom
Pierson, Roeding & Co.Monadnock B.
Union Iron Works Co.320 Market
Western Tool & Supply Co.
...562 Howard
Young, A. L. Machinery Co.28 Fremont

MANIFOLDING BOOKS.

Johnston, L. A., Salesman Pacific
Manifolding Book Co.
...125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter....561 Mission

MANUFACTURERS' AGENTS.

Alden, S. F. & Co.560 Crocker Bldg.
Coates, A. H.576 Mission
Freer, Burr W.717 Market
French & Linforth.Wells Fargo Bldg.
Hughson & Merten....544 Van Ness
Luscombe & Isaacs....32 Battery
Maydwell Co., The....161 Market
McLeod Mercantile Co.265 Bush
Morgan & Allen Co.150 Post
Robinson Bros.Third & Mission
Salch, Geo. C., Co.743 Mission
Simonds, S. E., Co.114 Sansome
Western Importing Co.
...1039 Merchants Ex. Bldg.

MARBLE WORKS.

Musto, Jos., Sons-Keenan Co.
...535-565 North Point

MATTRESSES AND UPHOLSTERY.

Cleese, John P., Co.18th & York
Crescent Feather Co.19th & Harrison
Hoey, John...Rhode Island & Alameda

MEN'S FURNISHING GOODS.

Berger, Nat.856 Market
Berger, Sam.856 Market
Bullock & Jones....Post & Kearny
Cluett, Peabody & Co.820 Howard
Ellis, Milton & Co.7 Stockton
Dorey & Cunningham....11 Market
Greenebaum, Weit & Michel's....
...Mission, bet. 3d & 1th

Hansen & Elrick....
...Montgomery & California

Neustadter Bros.First & Mission
Rogerson, J. C.1017 Valencia
Toggery, The335 Montgomery

MERCHANT TAILORS.

Bernstein, Sam.180 Sutter
Growall, W. L., Co.704 Market
Jacobi, J. M., & Co.Sutter & Montg.
Lyons, Chas.719 Market
Martin Bros.Humboldt Bank Bldg.
Reid, J. & Son....833 Market
Steil, Henry, Co.642 Market
Valentine, R.189 O'Farrell

METAL WORKS.

Finn, John, Metal Works....334 Second
Pacific Metal Works....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co.154 Sutter

MILK AND CREAM.

Columbia Dairy....231 Franklin
Jersey Farm Co.436 Eighth
Standard Milk Co.3201 Sixteenth

MILLINERY.

Butler-Schultz Co.731 Market
Hinz & Landt....883 Market
Holm & Nathan....86 Third
Muller & Raas Co.833 Market
Spencer & Mitan....930 Market
Wolf, J. W.23 Grant Ave.

MINERAL WATERS.

Eggers, Chas., & Co.118 Eureka
Shasta Water Co.6th & Brannan
Union Seltzer Water Co.385 Ninth

Witter Medical Springs Co., Room
411, Westbank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co., Mills Bldg.
Bourn, W. B.2550 Webster
Ralston, W. C.201 Sansome

MINING MACHINERY.

Hendy, Joshua, Iron Works.75 Fremont

NECKWEAR MANUFACTUREBS.

Heineman, H. M.1655 Bush
Samter, L., & Sons....758 Mission

NECKWEAR—WHOLESALE.

California Neckwear Co.14 Sansome

NEWS DEALERS.

Foster & Orear....Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W.560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co.837 Mission

NUT DEALERS.

Sunset Nut Shelling Co.427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc.509 Market

Yawman & Erbe Mfg. Co.712 Mission

OILS.

Porter, W. S.2029 California

Standard Oil Co.461 Market

OPTICIANS.

Berteling Optical Co.186 Geary

California Optical Co.181 Post

Chinn-Beretta Optical Co.120 Geary

Hirsch & Kaiser....218 Post

Kahn, Geo. H.320 Market

Kahn, Henry, & Co.644 Market

OYSTER DEALERS.

Darbee & Immel245 O'Farrell

Morgan Oyster Co., The....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n....

...Wells Fargo Bldg.

PUBLISHERS.

Commercial News Pub. Co. 527 Commercial
Mitchell, Edw. H. 3363 Army
Mitchell, J. H. 717 Market
Recorder Printing & Publishing Co. 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co. 179 First
Jackson, Byron, Iron Works. 351 Market
Price, G. W., Pump Co. 23 Stevenson
Worthington, Henry R. 148 First

RAILWAY EQUIPMENT.

Livermore, Norman B., Co. Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works. 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros. & Co. 251 Montgomery
Andrews, T. P. 404 Chronicle Bldg.
Armstrong-Quatman Co. 227 Montgomery
Aronson Realty Co. 160 Sutter
Babin, Landry C. Co. 423 Kearny
Baldwin & Howell. 318 Kearny
Bancroft, Paul. Bancroft Bldg.
Bew, Geo. E., & Co. 129 Sutter
Boardman Bros. & Co. 508 California
Bonifield & Ryan. 157 Sutter
Boeve, Toy & Co. 111 Montgomery
Browne, R. S., & Co. 129 Sutter
Clark, Curran. Russ Bldg.
Cowden, J. B. 339 Montgomery
Crim, W. H., & Co. Monadnock Bldg.
Dibert & White. 656 Market
Edwards, S. E. 801 Fillmore
Ehrenpfort, Wm. 1209 Flood Bldg.
Giselman, Wm., Trustee. Russ Bldg.
Grady, John H. 151 Sutter
Harrigan, Weidenmuller & Rosen
stirn, Inc. 345 Montgomery
Healy & Gillespie. 714 Market
Hensley-Green Co. 467 Mills Bldg.
Heyman, Oscar, & Bro. 113 Montg'y
Hoag & Lansdale. Room 708, 356 Pine
Hooker & Lent. First & Market
Kane & Co. 217 Montgomery
Kahn & Feder. 520 California
Keil Estate Co. 1209 Flood Bldg.
Langrebe, McNevin & Jones. 525 California

Levy, F. & A., Co. 241 Montgomery
Lichtenstein Bros. Co. 368 Market
Lincoln Realty Co. 925 Mills Bldg.
Lyon & Hoag. 636 Market

Mackenzie & Underhill. 1006 Merch. Ex.
Madison & Burke. 30 Montgomery

Magee, Thos., & Sons. 5 Montgomery
Mann, Clarence M. 282 Bush

Marston, Frank W., Col. Marston Bldg.
McElroy, R. D. 606 Phelan Bldg.

McGaw, John, & Co. 232 Montgomery
McMahon, O. L., & Co. 128 Sutter

Mooser & St. Germain. 155 Sutter
Oliver, P. B., & Co. 104 Montgomery

Parkside Realty Co. of S. F. 409 Crocker Bldg.

Polito, John L. 2104 Market
Pon, Albert J. 1012 Fillmore

Rich, A. J., & Co. 121 Sutter
Rucker, Jos. H., & Co. 49 Post

Sachs, Sanford. 2027 Sutter
S. F. & Suburban Home Building

Society. 201 Euclid Ave.
Schroth Co., The. 251 Kearny

Schmitz, L. A. 3321 Twenty-first
Shainwald, Buckbee & Co. 27 Montg'y

Skelton, E. W. 229 Montgomery
Strassburger, I., & Co. 484 California

Strong, Belden & Farr. 157 Sutter
Truman Investment Co.

Humboldt Bank Bldg.
Umbsen, G. H., & Co. 20 Montgomery

Von Rhein Real Estate Co. 141 Sutter
Wayman, Guy T. Mills Bldg.

Weck, F. A., Realty Co. Berkeley
Weissbein Bros. 141 Sutter

Whittell, George, Jr.
.... Whittell Bldg. 166 Geary

Williams & Surryhine. 114 Sutter
Wolf & Hollman. 54 Montgomery

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.
Merchants Exchange, 8th Floor

RESTAURANTS.

Bergez, Franks Old Poodle Dog. 421 Bush

Beths Cafe. 9 Ellis
Cafe Odeon. Eddy and Market

Foerster-Lausten Co. 55 Stockton
Galindo, F. B. 136 Ellis
Kilborn & Hayden. 34 Market

Larsen, C. G. 50 Eddy
Louis Fashion Restaurant. 524 Market
Oyster Loaf Cafe & Grill (Inc.). 61 Eddy

Petersen, Jacob. 7 Market
Portola Cafe Co. 18 Powell

Pouchan, G., & Co. 497 Golden Gate
Ravn & Karstensen. 131 Market

Tait-Zinkand Cafe. 1680 O'Farrell
.... 379 Monadnock Bldg.

Paraffine Paint Co. 34 First

RUBBER GOODS.

Bowers Rubber Works. 62 Sacramento
Goodyear Rubber Co. 587 Market
Gorham Rubber Co. 50 Fremont
Winslow, C. R., & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co. 1212 Market
Patrick & Co. 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co. Russ Bldg.

RUG MANUFACTURERS.

California Rug Co. 2147 Lombard

SADDLERY, WHOLESALE.

Johnson, F. S. Co. 570 Howard

SAFES.

Herring-Hall-Marvin Safe Co.
Second & Jessie
Hermann Safe Co., The. 120 Folsom
Parcells Safe Co. 577 Market

SCALES.

Toledo Computing Scale Co. 326 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co. 575 Market
Weber, C. F., & Co. 365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co. 717 Market
Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co.
Sanske & Broadway

SEED GROWERS.

Metson, W. H., & Co.
501 Balboa Bldg., 2d & Market

Morse, C. C., & Co. 48 Jackson

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons. 17 Spear
Steiger Terra Cotta & Pottery Works
.... 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co. 1156 Market

White Sewing Mach. Co. 1460 Market

SHIRT IRON AND PIPES.

Western Pipe & Steel Co. of Calif. 9 Fremont

SHIRT METAL WORKS.

Cronan, W. 19-23 City Hall Ave.
Delano Bros. 70 Spear

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.

.... 138 Steuart

Havistide, Withers & Davis. 34 Steuart

Hendry, C. J., Co. 64 Clay

Josselyn, G. M., & Co. 25-33 Main

Sellers & Madison Co. 96 Market

Weeks-Howe-Emerson Co. 51 Market

SHIP STORES.

Whelan, Jas. J. 110 Main

SHIPWRIGHTS.

Bowes & Andrews. 14 Steuart

SHIPPING AND COMMISSION.

Alexander & Baldwin.

.... 410 Alaska Commercial Bldg.

American Trading Co. 244 California

Balfour, Guthrie Co. 350 Sansome

Barneson, Hibberd Co. 149 California

Bates & Chesebrough. Mer. Ex. Bldg.

Gale Bros. 408 Davis

Grace, W. R., & Co. 612 California

Herrmann, Geo., Co. 310 Sacramento

Hind, Roth & Co. 310 California

Johnson-Locke Mercantile Co.

.... 210 California

Lund, Henry, & Co. 201 Marine Bldg.

Mitsui & Co. Merchants Exchange

Meyer, Wilson & Co. 454 California

Moore, Ferguson & Co. Welch Bldg.

Newhall, H. M., & Co. 114 Battery

Otis, McAllister & Co. 310 California

Parrott & Co. 320 California

Plummer, Geo. E., & Co. 54 Steuart

Port Costa Milling Co. 210 Battery

Spreckels, J. D., & Bros., Co. 90 Clay

Williams, Dimond & Co. 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co. 77 Battery

Ide, George P., & Co. 762 Mission

Ulman, Selligsohn & Brown.

.... 149 New Montgomery

SHOE GOODS.

Dolliver Bros. 619 Mission

SILKS.

Hart, B., & Brother. 14 Sansome

Clayburgh Bros. 25 Sansome

SILK MANUFACTURERS.

Nonotuck Silk Co. 515 Market

Carlson-Currier Co. 114 Sansome

SILVERWARE.

Graves, W. E. 717 Market

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co. 17th & R. Island
Lulin, Otto & Co. 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., Co. 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Crocker, H. S., Co. 460 Market

Dixon, Fish & Co. 205 California

Payot, Stratford & Kerr. 62 Fremont

Schwabacher-Frey Stationery Co.

.... 210 Sansome

Standard Office Sup. Co. 427 Montg'y

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Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

AN ODOUS COMPARISON

Judging from the experience of the Bureau of Inspection of the Merchants' Association with the methods in vogue in the office of the City Architect, it would be decidedly in the public interest if those methods could be thoroughly overhauled and reformed, and brought up to the standard of practice prevailing in the office of the City Engineer.

In approving requisitions for extras on building jobs there does not appear to be any adequate system of checking up the various items that have entered into the cost. Generally speaking, such requisitions do not appear to be itemized at all. By contrast, the City Engineer's office keeps such careful tab on all the elements of extra work that the contractors themselves are frequently dependent on the Engineer's reports in making up their accounts. All costs are known, and when the contractor's fifteen per cent for profit is added, according to contract, there is substantial certainty that the city got its money's worth. This is but one item of office detail, but it is an important one, and any good business firm would look after it. The same thing applies to requisitions for monthly progress payments. It should be understood that the criticism does not apply to the present administration of the office with any more force than to preceding ones. The difference between the two offices mentioned is probably a good illustration of the difference in general between the hard-headed precision of the engineer and the more abstract and imaginative methods of the artist and architect. Nevertheless the architect should be more exacting.

In the matter of the inspection of work the Association's Bureau has found far less efficiency, and more inclination to pass poor materials and workmanship, on the part of the inspectors for the City Architect's office than it has found among the inspectors for the City Engineer. In one instance the contrast was so marked that a quantity of rock for concrete that had been rejected by one of the sewer inspectors working for the City Engineer's office proved better than the best that had been delivered for the concrete in a certain school building, and which the building inspector had passed.

It is likely that the chances for graft on public buildings, supervised by the City Architect, are twice as good as they are on the sewer and fire protection systems, supervised by the City Engineer. We say

this without any desire to reflect on the honesty of either office. Both are liable to be imposed upon to some extent, and without any official complicity. We merely wish to submit that the precautions of the Engineer appear to be far superior to those employed in the Architect's office, and to urge that the latter office should raise the standard of its checks on the work done under its supervision.

WHY NOT STOP IT?

San Franciscans are making one complaint just now that seems justified by the facts. The city is not clean. We do not mean the street pavements especially. Of their condition the Merchants' Association has received fewer complaints lately than for a long time past, although they are by no means spotless. We desire to call attention to the sidewalks, and in particular to the fact that, in spite of anti-expectoration ordinances and Red Cross signs on every hand, they show indubitable evidence of porcine carelessness.

Nothing could be more inviting to visitors than a city with immaculate sidewalks. Hardly anything is more repellent than the way some of our sidewalks look just now. And the cause is largely within the control of our own people. Let them merely deny themselves the pleasure of spitting on the sidewalk and three-quarters of the foulness will disappear at once. It seems a small thing to require, but probably it will not be easy to obtain. Possibly orders to the police to call attention to the law in cases where they see it violated would not be too severe a measure, and it might have some effect.

HE MADE THIS A GREATER STATE

It is hard to make comparison of services to the State, yet if we were taking account of merely material results we should appraise the services of Judge Waymire next to those of Marshall, the discoverer of gold. There is at least one monument to Marshall, and there should be a monument to Waymire, whose death occurred during the month just passed.

The gold discovery brought a hundred thousand people to California within a few months, and has been, of course, a leading factor in much of the immigration that has taken place since. But a future historian looking back will discern even grander results from the irrigation of the semi-arid inland valley of California, whence the most diversified farm products will pour forth in constantly expanding volume as long, perhaps, as there are human mouths to be fed. If the cynical Swift was willing to rate as a public benefactor the man that made two blades of grass grow where one had grown before, the State of California can afford to regard Judge Waymire as one of its most valuable citizens, for he, more than any other one man, may be said to have created irrigation in the San Joaquin Valley.

It was a creation of actual values, an addition of incalculable magnitude to the wealth of the State. To bring it about, the judge sacrificed his time and fortune and died poor, and California will get the benefit of the sacrifice as long as water flows through the irrigation ditches he helped to build, or any others built under the irrigation law for which he

fought. A suitable and dignified memorial to Waymire is needed as a symbol of due appreciation, by the people of California, of a man who, whatever his faults may have been, was a really great Californian.

FLOWERS, PLEASE

In preparation for the Panama-Pacific Exposition the individual householders of San Francisco could hardly do better for their city than begin now to make it beautiful by clothing their houses with flowering vines. The effect on our monotonous and uninteresting wooden architecture would be magical.

Wistaria will cover a multitude of architectural sins. It is beautiful in itself, and properly trained over walls and porches makes in the spring a floral display that is wonderful. The Montana clematis loves the housetops, and its efflorescence in April almost hides the vine itself. In the sandy soil and genial climate of this city these vines and many others that might be used would make a rank growth in the next five years, and if the whole community of householders would plant and care for them it would be possible to give San Francisco an altogether new aspect as a city of beautiful homes, in addition to its present character as a great commercial port. Surely it is worth trying.

San Francisco's bank clearings for the week ending April 21st were \$46,019,000, an increase of 21 per cent over those of the corresponding week last year. They were only exceeded by the clearings, separately, of Pittsburg, Kansas City, St. Louis, Philadelphia, Boston, Chicago and New York, and were larger than the combined clearings of Los Angeles, Portland, Ore., Seattle and Tacoma. The clearings of New Orleans for the week amounted to \$16,676,000, a little over one third those of San Francisco's, and not quite as large as those of Los Angeles. The answer is, we get the Fair.

Substantial aid in the shape of cash was given the census bureau by the Chamber of Commerce, the Merchants' Exchange, the San Francisco Real Estate Board and the Merchants' Association, each of which subscribed \$200 to supply extra enumerators for a few days and to defray the cost of printing and distributing inquiry blanks in the principal foreign languages spoken in San Francisco so that the foreign population should be prepared to help.

Good work for the census enumeration was done by the Jordan Park Improvement Club, which appointed a committee to make a house-to-house canvass of its section.

The San Francisco Real Estate Board has taken action endorsing the Bureau of Inspection of the Merchants' Association.

Endorsements of the Merchants' Association's proposed charter amendment providing for the issuance of ten-year local improvement bonds are still arriving in numbers that show a wide and growing interest among improvement clubs and civic organizations in general. Twenty-two such organizations are already on record in its favor.

Director E. J. Bates, of the Hulse-Bradford Company, will be in the East for the next few weeks.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.



DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

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VOL. 14

SAN FRANCISCO, CAL., JUNE, 1910

No. 166

ASSOCIATION MAKES A COMMERCIAL SURVEY OF THE LOWER SAN JOAQUIN

Sends a Representative to Seventeen Valley Towns to Learn What Proportion of Their Trade San Francisco Holds and How It Can be Increased.

Seventeen towns and one hundred and ninety-six stores in the lower San Joaquin valley, from Fresno to Bakersfield and from Coalinga to Porterville, in the four counties of Fresno, Tulare, Kings and Kern, have just been canvassed by the commercial representative of the Merchants' Association, in an effort to learn at first hand why San Francisco's trade is not larger in that district and what is needed to develop it. This commercial survey of a distant section in the interest of the trade of the city as a whole is the first thing of the sort ever attempted for San Francisco, and is one of the opening guns in the campaign on which the Association is entering for the expansion and extension of the city's trade. Already it has caused the manager of the city's largest industrial plant, and representatives of others, to make special trips to the southern oil fields after the neglected oil well supply business, and will probably result in San Francisco shops taking up this industry on an extensive scale. If they do, it will be one distinct gain for the trade of the city.

Traveling for the Whole City.

The agent selected to examine the field

M. H. ROBBINS, JR., ELECTED PRESIDENT OF THE ASSOCIATION

Andrew M. Davis Honored by Life Membership in the Organization
He Served So Well.

M. H. Robbins, Jr., Pacific Coast Manager of the Otis Elevator Company, was elected President of the Merchants' Association at a meeting of the Board of Directors on May 27th.

Mr. Robbins succeeds Mr. Andrew M. Davis. A vote of thanks was tendered Mr. Davis for his invaluable services as president; and in recognition of his eleven years on the Board he was unanimously elected an honorary member of the Merchants' Association for life. Other officers elected are:

First Vice-President, Gustave Brenner;
Second Vice-President, R. S. Atkins;
Treasurer, Byron Mauzy;
Secretary, L. M. King.

The meeting was the first held by the new Board, the membership of which is the same as that of last year's Board with the exception that Messrs. Davis and Postlethwaite are succeeded on the directorate by W. N. Moore of the Moore-Watson Dry Goods Company and Joseph Sloss of the Alaska Commercial Company.

was Mr. Warren Manley, who was qualified for the service by a broad practical knowledge of the city's industrial and commercial resources, gained in the work of compiling the Association's "Handbook of Manufacturers In and About San Francisco." The information collected represents three weeks of travel and observation, not for any one firm or line of goods, but for the whole city, and the facts and inferences embodied in his report are of a character vital to the city's commercial growth. In general, these facts were discovered:

The towns of the lower San Joaquin have within the past five years, practically doubled in population and the country back of them has more than doubled in wealth and in developed resources.

The trade of San Francisco in this territory has not made gains commensurate with this growth.

The increased business has gone largely to Los Angeles jobbers and to the East.

By the most energetic and progressive methods, assisted in the lower valley by certain intimate business relations resulting from real estate development, the Los Angeles houses have not only seized upon a large percentage of the new business in the four counties mentioned, but have thrust upward into the heart of San Francisco's old and exclusively-held territory, as far north as Stockton.

Where the Trouble Lies.

Five leading causes are assigned for San Francisco's failure to get more business.

- (a) Poor freight deliveries.
- (b) Omitting to go after the business properly.

(c) Lack of sufficient advertising.

(d) Absence of a sufficient volume of reciprocal trade.

(e) San Francisco's failure to assist in the development of the valley.

At least four of these are of themselves curable. The fifth is largely an affair of sentiment and should disappear, as a factor, with the removal of the other obstacles.

These obstacles exist in spite of freight rates favorable to this city. Los Angeles merchants are willing in many cases to "equalize" the rate, or "absorb" the difference. Moreover, a strong movement has started in Tulare County, assisted from Los Angeles, and possibly conceived there, to secure an equal rate from Los Angeles into that territory, in spite of the longer and more expensive mountain haul over Tehachapi. If successful, the Los Angeles jobber that now

equalizes the rate, can then cut the price. The case is being fought on behalf of this city by the Traffic Bureau of the Merchants Exchange.

There are so many more elements of the problem than freight rates that freight rates tend to become negligible as a guaranty of protection. This is the hard thing for the San Francisco merchant to see, but the Merchants' Association will endeavor to make him see it. Otherwise, San Francisco's trade in this rich district will not keep up with the procession.

Deliveries Favor Los Angeles.

Though freight rates may seem to favor San Francisco in a considerable part of the territory surveyed, freight deliveries, far more important in many lines, distinctly favor Los Angeles from Tulare south. For example, freight for Lemoore, Kings County, goes to Hanford, is reloaded into another car in mixed lots with shipments for Coalinga and other way stations, goes thence to Coalinga at the end of the line and then back to Lemoore, consuming from ten to fourteen days in transit. The report says: "If special marked cars were diverted at Armona and shipped direct to Lemoore, this growing little town could receive freight from San Francisco in from three to four days." This is not a case of too small shipments, for they frequently amount to five carloads a day for this one town. A similar condition applies to the towns of Exeter, Lindsay, Strathmore and Porterville and to others on branch lines. The only towns in the lower San Joaquin receiving freights direct from San Francisco over the Southern Pacific are Fresno, Hanford, Visalia, Tulare and Bakersfield.

But, from Los Angeles, specially marked cars are dispatched daily or tri-weekly to practically all the towns, each car containing shipments only for the point named, which gives the southern city a through express freight service as far north as Fresno. The deliveries are more prompt, though the distance may be farther and the cost a little more, but in many lines of merchandise the time of delivery will determine where the goods shall be bought. The Los Angeles practice is modern, the San Francisco one antique. The latter will have to be changed and the Merchants' Association will take up the matter with the Traffic Bureau and secure an improvement.

The Human Touch.

The personal, human element enters largely into the equation; more largely than

the self-satisfied metropolitan view is apt to consider. The southern city has sent Business Men's excursions and Home Seekers' excursions into the field, establishing personal relations with possible customers. The customer wants to meet the head of the firm sometimes, and would take a visit as a favor and a sign of personal interest. Several of the valley merchants expressed the view that if the San Francisco jobber or manufacturer could see their stores, their stocks, the amount of business they were doing and the large commercial possibilities of their section, they would feel sure of higher appreciation and more effort for mutual advantage. In every instance where the San Francisco wholesaler has visited his valley customer he is now selling in preference to Los Angeles houses, but too many of the merchants of the San Joaquin have never seen the city men with whom they are dealing.

This trouble will be cured. The Merchants' Association will run an excursion into that territory in the near future, and the San Francisco man and his customer can then meet face to face and establish the basis of personal confidence and understanding that in so many cases forms the main support of sound business.

Another matter to be looked after carefully at this end is the advertising—advertising of the valley and advertising of San Francisco goods to the valley. Los Angeles papers print far more valley news than the San Francisco press. It is the opinion of the Association's agent that if our newspapers would devote more space to valley news, San Franciscans would be better informed as to the possibilities of the San Joaquin, and the valley people would be more interested in the metropolis.

Lack of Balance.

Trade can not be expected to run always in one direction, either between cities or nations. Many illustrations have been discovered, and without much hunting, of the fact that there is a lack of reciprocity in the trade relations between the city and the San Joaquin valley. Merchants of the interior complain that San Francisco wants to do all selling and no buying. Eggs, poultry, Egyptian corn, raisins at the ruling rate and many other commodities the valley produces, are not taken by San Francisco houses in quantities that are at all commensurate with the amount that San Francisco sells in that district. Moreover, the San Francisco commission houses, so San Joaquin merchants say, will not guarantee minimum prices, while the Los Angeles houses will and do.

Added to this is the fact that the latest immigration into the lower end of the valley is from Los Angeles, and that a great many Los Angeles real estate firms have established towns there. Large subdivisions of farm lands in the San Joaquin are continually being marketed by Los Angeles capital, and the trade growth that follows goes south. The effect of this condition would rapidly subside, however, if the other factors unfavorable to this city were removed.

Southern Enterprise.

What is more serious is the fact that Los Angeles wholesalers have had the admirable enterprise to finance and carry retail stores in the valley towns, which are certain to reciprocate by giving their trade to their original backers for a long time to come. In one branch of business a continuous line

of stores can be traced throughout the valley, financed from Los Angeles and running in opposition to those that trade with San Francisco. "Flyers," or lines of cut rate goods are put out by Los Angeles houses, and they catch some trade; but San Franciscans have neglected this practice.

Minor complaints of the valley merchants, yet demanding attention, are that some San Francisco jobbers or manufacturers sell direct to the consumer, thus failing to protect the retailer; that some city houses are slow shippers; and that some others often fail to fill orders completely, or try to work off old stock—indicating that stocks here are not so varied as they might be.

The prevalence of co-operative stores is a question for San Francisco, in itself.

Labor conditions in San Francisco constitute a serious problem in the San Joaquin trade. For example, Fresno has three large department stores doing an immense business in clothing; but San Francisco, which supplied practically all this business fifteen years ago, now gets none of it—it all goes East because this city cannot now compete in price. San Francisco to-day, makes no more clothing except overalls and shirts.

Many Eastern concerns are getting orders that would come to San Francisco because of quicker deliveries, if they had agencies and warehouses here. With a little pressure they might be induced to put them in. In some lines the large merchant in the San Joaquin can buy from the East at the same price the San Francisco jobber has to pay. Probably the only remedy for this condition would be a revival of manufacturing in San Francisco.

Oil Well Supplies.

San Franciscans have manifested an especial lack of enterprise in the line of oil well supplies—an immense and valuable business that has been left to the Southern agencies of Pittsburg makers, and to small machine shops in the South nowhere near as well equipped as the shops of this city.

This is, of course, the darker side of the picture. There is a bright side. This city is remarkably strong in certain lines where price, variety, freight rates and long-established good-will control. But the bright side will take care of itself. This is a case where San Francisco must look at the hole instead of the doughnut. It has looked at the doughnut too long, while the hole has been growing.

The report has gone into great detail regarding all lines of trade that can be served from San Francisco. Percentages of the business this city holds are given wherever they could be got at with any certainty, and they at least represent the opinions of the men at the other end of the transaction for they are taken from direct statements of the valley merchants, whose names have been given as authority. Some recommendations are made. For example, marked cars direct to valley towns, without breaking bulk and back haul from present terminal points; better shipping service; consultation of the heads of houses with their traveling salesmen; more attention to small towns, now neglected for large ones; efforts to induce Eastern producers of goods not made here to establish agencies in San Francisco, with warehouses from which prompt shipments can be dispatched; and business men's excursions.

The report has been read in full to the Board of Directors of the Association. They are carefully studying its findings and will

soon have some plans to execute in regard to it, but cannot at present make public all its details. In the meantime the Handbook of Manufacturers is steadily at work and the Trade Extension Banquet will be held on June 7th, when some of the most important phases of the problem will receive thorough discussion. San Francisco must have all the trade it deserves and it must deserve more than it has now.

TAKES A FIRM STAND ON THE FIREWORKS QUESTION

Association Cites Fire Losses In Protest Against Relaxation of the Law.

The proposal to relax the laws against dangerous fireworks in this city properly failed. To this result the Merchants' Association contributed the following protest:

To The Honorable,
The Board of Supervisors,
City and County of San Francisco.

Gentlemen:—Noting that there is a movement to amend present ordinances so as to permit the miscellaneous use of firecrackers, etc., again on the Fourth of July, the Merchants' Association desires to protest emphatically against any such change in the laws.

San Francisco is in no condition yet to run the risk of another large fire being started, particularly in the Mission, Western Addition or North Beach District, where wooden buildings predominate, and, after the experience of a few years ago, it would seem most unwise to relax any precautions that tend to reduce the possible number of fires.

Since 1906 San Francisco has had four Julys of July, during which the miscellaneous use of firecrackers and other classes of fireworks was prohibited, but where there was ample opportunity for children to celebrate the occasion with the many noise-making contrivances invented for the purpose without causing fires and without endangering their own lives with exploding firecrackers and toy pistols.

The following statement of the number of fires during the few years before the ordinance prohibiting fireworks was passed, and the number during the last four years, should in itself be sufficient to show the wisdom of continuing the ordinance in its present form.

On the Fourth of July in 1900, there were 43 fires, losses unknown; 1901, 49; 1902, 49; 1903, 43; 1904, 22; 1905, 70.

The losses are unknown for the reason that the records were destroyed in the fire of 1906, but they were very heavy. In 1905 ten fires were burning at one time and only good luck saved the city from conflagration.

The ordinance prohibiting the miscellaneous use of fireworks was passed in 1906, and the following is the record since that date on the Fourth of July:

In 1906.....	no fires, no losses, no one injured
In 1907.....	" " "
In 1908.....	" " "
In 1909.....	" " "

In addition to the great loss of property caused by fires resulting from the miscellaneous use of firecrackers and fireworks, there should also be considered the needless injuries to children caused by exploding firecrackers, toy pistols, etc. Before 1906 the records of the Emergency Hospitals were filled with lists of persons injured on each Fourth of July, and in some cases death resulted. On the contrary, the Fourth of July celebrations of the four years since the present ordinance has been in force have passed, as we are informed, without anyone being killed or even injured on account of such celebrations.

The city is now spending over \$5,000,000 to protect itself from serious fires in the future, and for this reason and also to prevent needless injuries to persons, we respectfully urge that the present ordinance remain unchanged, and that the use of firecrackers or other fireworks be not permitted except under the conditions prescribed under the present law regulating such matters.

Yours very respectfully,
THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

R. H. SWAYNE, Vice-President.
L. M. KING, Secretary.

YEAR'S COLLECTIVE EFFORT RESULTS IN VALUABLE SERVICES TO SAN FRANCISCO

President's Annual Report to the Members of the Merchants' Association Is a Remarkable Array of Good Things Accomplished for the City

In range of activity and value of accomplishment the last year's work of the Merchants' Association was exceptional. The annual report of the President will be published separately. Below is a summary of its principle contents, which should receive the attention of every reader of the Review.

Connection With New Waterfront Section.

To open a practical thoroughfare from Market Street to the rapidly developing waterfront section in the vicinity of the new Mail Dock, the Merchants' Association had its engineer make plans and estimates of cost for lowering the grade of Beale Street from Folsom to Bryant, and a complete proposal was presented to the property-owners affected. There was only one protest, and the Supervisors ordered the grade lowered. Main Street owners then requested the Association to perform a like service for their street. The City Engineer is now preparing plans for this work.

The two new thoroughfares will open a new industrial district, and will be of immense value to the city. It is estimated by real estate men that property in the district will be enhanced in value over a million dollars.

Work for Cleaner Streets.

A noticeable improvement in street cleaning during the past nine months may be ascribed in part to the Association's report, "The Street Cleaning Problem in San Francisco," made after thorough study of the matter by the Association's engineer. Not all its suggestions were carried out, but the report stands as the most complete document issued on the subject for this city.

Money's Worth On Public Improvements.

Thousands of dollars of the taxpayers' money have been saved, hundreds of thousands more will be saved, in actual values, by the inspection of public improvements under the eighteen-million-dollar bond issue by the Bureau of Inspection of the Merchants' Association. Its work has been extensively described in these columns and is specially reported in detail every month to the subscribers to the fund. Bad material and poor workmanship that would entail the waste of thousands for future repairs and upkeep are being rejected almost daily, and the standards of work and of official inspections have been so raised that in general the city is getting better execution of building, sewer and similar contracts than private individuals could secure.

Only an inspection service outside of politics and removed from influence of any sort, assisting and co-operating with a city engineer's office of a high order of efficiency, could accomplish such a result.

As a Manufacturing Community.

An important advertisement of important facts was put out by the Association during the year in the "Handbook of Manufacturers In and About San Francisco," a book of 168 pages, showing 747 different commodities made in San Francisco, and 846 in the region immediately around San Francisco Bay, with 1003 manufacturing plants located in this city, and 1398 in the district. Oakland, Berkeley, Alameda, Point Richmond, Benicia, Vallejo, and parts of San Mateo, Marin and Contra Costa Counties are included in the book. No such work has ever been done for this district before, and the book should create a heavy new demand on our industrial resources.

Four thousand copies were issued. A large number were distributed free to other cities and foreign countries and the rest are being sold at this office at about the cost of printing.

Encouraging Reluctant Improvers.

Property-owners who now oppose improvements that would equally benefit them and the city at large because the burden of paying the whole cost at once is too great, will have the option of spreading the payments over ten annual installments, if the Charter amendment drafted

by the Association's attorneys at its request is adopted at the next election. The amendment is carefully drawn and follows the State law. The preparation of this amendment is one of the best pieces of work the Association has done, but it remains for the people to adopt it.

The Growing Army of Commuters.

To secure for the merchant the steady support of home-dwellers close at hand, the Merchants' Association made a vigorous effort at improving city conditions for home builders through car-line extensions that would tend to keep part of the commuters on this side of the bay. An organization of twenty-seven improvement clubs with the Association was formed, and strong claims were made on the United Railroads for the additional facilities. Assurances were received that five extensions would be built; but these assurances were withdrawn when the Geary Street bond election was carried. The negotiations will be continued, however, in the hope of inducing a reconsideration.

Enlarging the Available City.

Some of the most inviting land on the peninsula is cut off, commercially, from the heart of the city by Twin Peaks. To get this height tunneled, the Merchants' Association began an agitation early in the year that has resulted in the organization of forty-seven improvement clubs and civic organizations into the "Twin Peaks Tunnel and Improvement Convention." The tunnel will annex to the down-town section enough land for another good-sized city, and most of it as beautiful and attractive as any in California. This is a work worth millions to the future development of San Francisco and the expansion of its business.

Protecting the Merchant From Charity Fakers.

In response to numerous requests from members for information as to what charitable organizations in San Francisco were worthy and had been endorsed by the Charities Endorsement Committee, which the Association organized some years ago, a new and revised edition of the "Handbook of Endorsed Charities" was issued by the Association recently. History and description of eighty-one institutions are given.

Valuable Legal Services.

The precise meaning of the new Federal corporation tax law was a matter of dollars-and-cents importance to hundreds of members, and the Association had its attorneys, Messrs. Wright and Wright, prepare a special bulletin on the subject showing how to comply with the act. Copies were sent to all members, and to many applicants throughout the State. A supplementary bulletin was also issued, and a statement was printed in The Review giving instructions for paying the tax under protest so that if the law should be found unconstitutional people that had paid could get their money back.

Bringing the Philippines to Golden Gate Park.

The Association successfully negotiated with the Park Commissioners for a home for the Philippine exhibit, brought to this country for the defunct Pacific Commercial Museum by Mr. Hamilton Wright. If the park had not received it, the exhibit, which is of great commercial value, would have been lost to San Francisco, as several other cities wanted it.

Do You Know Where the Taxes Go?

The Association's Special Committee on Public Accounting is now at work studying the present system of municipal accounts in San Francisco, and devising a better one—one that will show when and why the money is paid out, and what becomes of supplies bought with it. Comparisons with other cities are at present impossible, and even an intelligent understanding of city finances is beyond most taxpayers. The committee consists of Anson Herrick, of Lester Herrick & Herrick; George Webster, of Price, Waterhouse & Co.; Norman McLaren, of McLaren, Goode & Co., and William Dolge,—all certified public accountants, and hence experts.

Cost of the Fire Risk.

The Association's Committee on Insurance and Fire Protection has been working with similar committees from other organizations to persuade the underwriters that fire insurance in San Francisco ought to be reduced in cost. The problem has been expertly attacked and a large amount of data has been compiled and submitted, which is certain to have an effect sooner or later.

The Shack Among Palaces.

Pictures of twenty-two palaces and one shack were sent to Congress by the Merchants' Association, the Chamber of Commerce, the Merchants Exchange, the San Francisco Real Estate Board and the North Central Improvement Association. The palaces had been built since the fire by as many San Francisco banks for the transaction of their business. The shack is the United States Sub-Treasury building in this city. The memorial was an eloquent advertisement of the reconstructed city and excited much comment in Washington, where, it is also hoped, it will help secure an adequate appropriation for a new sub-treasury building here.

The Baggage Transfer Nuisance.

To save travelers to the city the annoyance and expense of having to transfer baggage at the ferry from one part of the building to another, a committee of the Merchants' Association is at work trying to secure an arrangement by the different companies whereby baggage will be handled in common.

The Urgent Need of Water.

After careful consideration the Board of Directors of the Merchants' Association went on record, December 3, 1909, as favoring the acquisition of the Spring Valley water system and the Lake Eleanor-Tuolumne supply, and urged the members of the Association to vote for both proposals. [The Board is still of the same opinion, and thinks the Spring Valley plant should be bought by the city, if it can be had for a fair price.]

World's Fair in 1915.

The Association, through its President, took an active part, with the representatives of other organizations, in the initial steps of organizing for the Panama-Pacific Exposition. [The suggestion to hold such an exposition in this city originated with the Merchants' Association several years ago, on the motion of Mr. R. B. Hale, then a director.]

"The Open Door to North Beach."

The Association petitioned the Board of Works to start proceedings for changing the grade on Stockton Street from Sutter to Sacramento and for tunneling the hill between these points. Preliminaries of this improvement are under way.

Repairs Between Car Tracks.

A list of twenty-six blocks where paving repairs were needed between and along street-car tracks was made by the Association's Inspector, and submitted to the street railroad companies. The companies promised to make the repairs and most of them have been made.

Direct Primary Bulletin.

Instructions for bringing the direct primary law into operation were issued by the Association in a special bulletin prepared by its attorneys. Copies were sent to all members, and to many others applying.

Islais Creek and Rincon Hill.

Negotiations toward an agreement for the filling of five blocks at the apex of Islais Creek Basin were undertaken by the Association. Ultimately a long controversy was adjusted and a spur track permit was obtained enabling the fill to be made with spoil from Rincon Hill.

Car Line to the Mail Docks.

Efforts have been made by the Association to secure the construction of a street-car line to the Mail Docks. It has made two practical sugges-

tions and has hopes that this needed service may yet be furnished.

Attracting Conventions.

The Association has helped organize the Convention League, which will endeavor to get all the conventions possible for San Francisco. A number have already been secured.

Dustless Sprinkling.

The Association encouraged the trial by the Board of Works of the sprinkling of certain streets in the down-town district with a calcium chloride compound that retained moisture for a long period and kept down the dust. The Board of Works will be urged to resume this sprinkling on a large scale.

Short Weight of Coal.

Copies of the full-weight coal ordinance were printed by the Association and furnished to the Chief of Police for distribution by his men to all coal dealers. There had been many complaints of short deliveries.

Population Centers.

The Director of the Census was urged by the Association to treat all the large cities of the United States, in the 1910 census, as Population Centers. The suggestion was favorably received and a bulletin was shortly issued by the Census Bureau in which San Francisco appeared as the only city on the Coast so treated.

Another Safety Station.

The Safety Station at Third and Market streets was built at the Association's request.

The Association had previously built and paid for the one at Lotta's Fountain, which was the first in the city.

Commerce With the San Joaquin.

Transportation service between this city and San Joaquin Valley points, with especial reference to the effect on San Francisco's business with the valley, have been specially studied by agents of the Association, and a tabulated statement of all rail connections and schedules has been referred to the Traffic Bureau of the Merchants' Exchange for any needed adjustments.

In addition, the Merchants' Association has endorsed the proposed non-partisan Tariff Commission; has subscribed toward the purchase of trees for the forestation of the islands in the Bay; has made many inspections of the street-car lines and suggested improvements, some of which have added to the efficiency of the service; has through its petition started proceedings for a practical grade at Bryant and First streets; has been active in promoting and securing members for the Traffic Bureau of the Merchants' Exchange; has carefully inspected, through its committee on water supply, the properties of the Spring Valley Water Company; and has assisted, through its committee on Insurance and Fire Protection, in securing the installation of non-interfering alarm boxes. Its Directors have held forty-six board meetings and a large number of committee meetings, at which scores of problems affecting the interests of San Francisco have been discussed, besides those on which definite action has been taken. It held, at the Fairmont Hotel, on December 7, 1909, one of the largest banquets in the city's history, at which 612 persons sat at the board and heard Governor Gillett, Mayor McCarthy, C. C. Moore, A. W. Scott, Jr., and Dr. Hartland Law discuss the "Good of San Francisco." And it has published and distributed during the year over 93,000 copies of notices, bulletins and pamphlets, including The Review, on a wide range of local affairs affecting the mercantile community; a list of which will be found in another column.

Clearings of San Francisco for the week ending May 19 exceeded in volume those of the other four important Pacific Coast cities of Los Angeles, Seattle, Tacoma and Portland, Ore., combined. Here are the figures:

San Francisco	\$45,279,000
Los Angeles	\$17,873,000
Seattle	11,611,000
Tacoma	4,706,000
Portland, Ore.	10,998,000
Total	\$45,188,000

San Francisco's Excess.....\$ 51,000

The bank clearings of New Orleans commonly indicate a business of about one-third the volume of that done in San Francisco.

HANDBOOK OF MANUFACTURERS IS DOING A MUCH-NEEDED WORK

United States Forestry Service Finds It Invaluable and Foreign Consuls are Manifesting Much Interest in It

First fruits from abroad of the Merchants' Association's "Handbook of Manufacturers In and About San Francisco" have arrived in the shape of a request from the American Consul at Hermosillo, Sonora, Mexico, that the Association have manufacturers of picture frame moldings send catalogues, as there is inquiry for this commodity in his city and some large orders may be the result. The Association has communicated the request to makers of this sort of goods. Inquiry of this nature is what the book was meant to produce.

The United States Forestry Service is finding the Association's "Handbook of Manufacturers" of value in its present effort to bring the wood-using industries of the state into commercial connection with the existing supply of California lumber. Mr. C. Stowell Smith, Chief of Products, said:

"To us, the book is a Godsend. We are making a study at present of the possible markets for California woods, and the Handbook is the first thing of the kind we have been able to get hold of that would help in our search for such markets. There are billions of feet of certain sorts of lumber in the United States forest reserves in the Sierra for which we need to find a use, and which the manufacturers in some lines probably need as well, if we can find them out. When we find them, we shall bring the producer and his material together. That is what the Handbook is going to help us do."

Lively interest has been aroused among business men and others by the Merchants' Association's Handbook of Manufacturers and requests for extra copies come into the offices of the Association daily. Many of these are from foreign consuls in San Francisco, who, having received a sample are eager to get more to send to firms in their home countries. As this is exactly the effect the Association desired, for the benefit of the trade of the city, these copies are supplied gladly. They go to chambers of commerce and other commercial organizations abroad, where a knowledge of the industrial resources of San Francisco is almost certain to produce more business for this port.

Many of the consuls of foreign governments state that they receive at some seasons almost daily inquiries from their home countries as to whether certain articles are manufactured in San Francisco; and that now, for the first time, they are equipped with definite information on the subject. This means direct advantage to San Francisco in the shape of trade expansion.

There is a steady demand for copies of the book from persons outside the membership of the Association, who are glad to be able to procure them, and who express gratitude to the Association for the enterprise it has displayed in gathering this valuable information. Some have ordered large numbers of additional copies to send to their correspondents and agents in other cities. Buyers for the state and federal governments have applied for numbers of copies, and have stated that the book is just what they have been waiting for.

That the book is appreciated by those that would naturally reap the earliest direct ben-

efits is shown in the letters of commendation that began to reach the Association soon after its first appearance. For example, H. Spearman, of the Oakland Sheet Metal Works, writes:

I beg to acknowledge, with thanks, the receipt of your Handbook of Manufacturers, and congratulate you on the conciseness and neatness of the same.

Otto Luhn & Co., soap manufacturers in San Francisco, have written in part:

This, in our idea, is one of the greatest pieces of work ever published, and we feel certain that it will be a great help to home industry.

Dr. P. Ornelas, Consul-General of Mexico, says:

I am very thankful to you for the copy of the Handbook of Manufacturers In and About San Francisco, with which you have kindly furnished me. It is, to say the least, of great value to this office, and I permit myself to suggest that if convenient to you this office be furnished with several more copies in order conveniently to distribute them in the main centers of the Republic of Mexico.

Ten copies have been sent him, and many more to other consuls.

The maps accompanying the book, especially the topographical bird's-eye view of the San Francisco Bay region, have received general commendation, and many requests have been made for extra copies. This map was drawn for the book, on the Association's order, and portrays in a remarkable way the relations to the metropolis of all points on the bay and nearby waters.

Unavoidably, many manufacturers were omitted from the list of 1,398 firms in San Francisco, Oakland, Berkeley and the adjacent territory, though the Association's agents made every effort to get them all, and devoted to the task a month beyond the period they originally intended. In every case thus far brought to the Association's attention, however, there is a letter-copy in the files to show that the firm omitted was sent a request for information and a blank to be filled out, so that its name, location and product might be listed, but the matter was overlooked in the firm's own office. This difficulty there seems to be no way to avoid. Every case of omission, from whatever cause, reported to this office will be carefully checked up, published in The Review, and listed for insertion in future editions of the Handbook should it be decided to issue it again.

The Association wishes to acknowledge with gratitude the assistance it received from the Oakland Chamber of Commerce, the California Metal Trades Association, the Berkeley Chamber of Commerce, the San Rafael Board of Trade, the South San Francisco Improvement Club, and other organizations, in San Mateo, Marin, Alameda and Contra Costa counties, which aided materially in the enterprise by calling the attention of manufacturers in their respective localities to the opportunity to be entered. It was a great help, and some of these organizations even went to more or less expense to make a canvass of their members for the desired information. To the San Francisco press thanks are due for urging upon the manufacturer the desirability of sending in data.

ALL ASSOCIATION INSPECTORS ARE TO HAVE ACCESS TO WORK UNDER WAY

Efforts to Keep Some of Them Off Certain Public Building Jobs Fail After the Matter Has Been Thrashed Out Before the Board of Public Works

An important precedent, vital to the best work of the Bureau of Inspection of the Merchants' Association, has been established during the past month in the face of much opposition. In the case of a certain public building under construction, the contractor attempted to limit the number of Association inspectors that could visit the job to two. As it was deemed necessary that the whole staff of inspectors should have access to all parts of the job at all times and at unexpected times, and that no restrictions should be placed on their visits whatever, unless the inspection service is to be seriously crippled, the engineer in charge of the Bureau insisted that his men should not be barred from the work no matter how numerous their visits became. There were threats on the part of some of the foremen to "throw them off" and no help could be obtained from the city inspector set to watch this particular work. After some delay the matter was laid before the Board of Works, with the result that the contractor has been induced to agree that any men that can identify themselves as inspectors for the Association, by their badges or other credentials, shall be permitted to visit the work as often as they see fit.

Essential to the Work.

No inspection can be thorough unless it is continuous and at times unexpected. The Inspection Bureau of the Merchants' Association has made it a practice, ever since it took up the work of inspecting improvements under the bond issue, to have its men appear at brief intervals and unexpected times on all the work in progress. Only in this way can there be any certainty that inferior materials and poor workmanship are not going into what should be the finest construction work ever done in San Francisco. No contractor that is doing his best to fulfill all the essential requirements of his contract can have any well-grounded objection to having his work gone over by experts in this manner, and as a matter of fact many of the contractors have welcomed the Association's inspection as a safeguard against inadvertent departures from specifications, that might cause trouble and loss when discovered. As a guaranty that all work would be done up to standard, on all contracts, the inspection has been a protection to well-disposed contractors against the unfair competition of men that did not mean to fill their contracts and hence could underbid those that did; and fair-minded men in the contracting business have so recognized it, even when contracting for the city and hence subject to the Merchants' Association's inspection.

Technical Requirements.

This inspection is no casual effort at supervision by the chance passer-by or the man of leisure that oversees the work from the sidewalk. Technical knowledge is required, and has been supplied. Hardly a day goes by that does not furnish some fresh example of the need of more exact knowledge of construction practice than the

layman could possibly bring to bear. For example, at the Hall of Justice the Association's inspector observed the men at the concrete mixer overloading the wheelbarrows with rock. The matter seems small in the telling and would escape ordinary observation. To the Association's expert, however, it meant that the proportion of cement in the concrete was being reduced and hence that the floor slabs made of it would be that much weaker.

Many Imperfections Found.

Owing to similarly expert inspection, about 100 feet of sewer invert laid in Pierce street has been torn out. The concrete failed to set well, the matter was reported to the City Inspector, and the City Engineer had a chemical examination made, with other laboratory tests which indicated an excess of sand and possibly a lack of cement. These things do not always indicate bad intent on the contractor's part. They sometimes happen in spite of him. But if they were not corrected the damage to the city would be the same.

The reports of the inspectors, filed in the office of the Association, show dozens of these departures from specifications and correct building principles. Not all of them are taken up with the city government, for not all are of sufficient consequence. The Association's purpose is more serious than merely to make trouble or enhance its reputation, and when a slight imperfection occurs, that does no harm, it is reported as negligible, and though a record of it is kept, no action is taken upon it.

One or two matters that are, however, of a more serious nature, are being closely watched by the Inspection Bureau. One is the continued presence on the Clement Primary School job of rock that is dirty and soft and that makes a concrete which, by laboratory tests, gives less than fifty per cent of the strength that should be developed by the specified mix. Some of it has been hauled away, but vigilance will be exercised to insure against the use of the rest. Dirty gravel, unfit for use, was also delivered for this contract, but its use was forbidden by the City Inspector on complaint of the Bureau.

No Record of Acceptance.

It has been discovered by the Bureau that there is no record in the City Architect's office of any acceptance of the plumbing fixtures for the Infirmary. These fixtures were delivered during the time that Newton Tharp, then architect, was absent from the city. His death occurred soon after. The fixtures will be carefully gone over, and if they do not satisfy all practical requirements, protest against the final acceptance of this contract will be made to the proper authorities. The incident plainly shows the dangers of interruptions of system in the City Architect's office.

A contractor on one building job presented a bill for \$48 for extras which had never been put in, and which, moreover,

was part of the contract. Other items of this nature are being watched.

The latest report of the Bureau says:

The records of extra work and estimates therefore are not properly handled. Generally, the bills are not itemized so as to mean anything to anyone who has not seen the work done. Also, many items are so handled that only the man who ordered the work is familiar with the details. This Bureau takes the stand that all details pertaining to such extra work should be in writing and in such form as to make the record complete and self-explanatory.

In a few instances steel or cement has been transferred from one job to another in order to piece out a shortage. These materials must be subjected to tests before using according to the specifications, and when such transfers are made this Bureau has insisted upon having proper evidence that the materials are those that had been tested and accepted previously at other jobs. As noted elsewhere, the use of a lot of cement was protested on one school and the material was not used.

This Bureau has had many complaints to make in the past as to the manner in which concrete work is handled by the Bureau of Architecture. It was hoped that this matter would receive proper attention, but every new job of concrete gives cause for the same complaints from the Bureau. Reinforced concrete is a good material for many purposes, but if it is poorly handled, or if poor materials are used, its use is fraught with considerable risk, if not actual danger. While the city is getting a fair grade of work of this class, that will average better than that done on most private work, yet there is room for great improvement.

During the month there were 258 inspections of sewer work, 161 inspections of buildings, and 387 inspections of the high pressure fire protection system, or a total of 806, exclusive of inspections by the Engineer in Charge.

The Financial Secretary attended the meetings of the Board of Supervisors, the meetings of the Finance and Building Committees and the meetings of the Board of Works as necessary.

All matters to which attention has been called and that have not been corrected are being watched by the Bureau, and it will insist upon their being corrected.

Respectfully submitted,
HENRY A. CAMPBELL,
Engineer in Charge.

The operations of the Bureau of Inspection have attracted considerable attention from the Eastern technical press.

FIVE DIRECTORS ELECTED FOR THE NEXT THREE YEARS

At the sixteenth annual meeting of the Merchants' Association, held at the offices in the Merchants Exchange Building on May 25th, the following were elected to the Board of Directors:

Joseph Sloss, of the Alaska Commercial Company.

W. N. Moore, of the Moore-Watson Dry Goods Company.

Frank I. Turner, of the Hastings Clothing Company.

Robert H. Swayne, of Swayne, Hoyt & Company.

R. S. Atkins, of Robert S. Atkins.

The last three named are already serving as members of the Board. All were elected for the next three-year term.

The report of the Treasurer and the report of President Andrew M. Davis were read and approved.

CORPORATION TAX LAW IS GIVEN NEW INTERPRETATION

Pay Federal Corporation Taxes Under Protest on or Before June 30, 1910—Do Not Await a Second Demand

By ALLEN G. WRIGHT, of Wright & Wright, Attorneys for the Merchants' Association.

In the April number of the Merchants' Association Review appeared an article by the writer, explaining how to pay under protest the Federal tax on corporations. In that article it was stated that the companies liable to the tax would receive *two* notices from the local Collector of Internal Revenue; that the *first* notice stating the amount of the tax which had been assessed would be received by the companies before June 1st; that the tax was then payable on or before the 30th day of June following, and that if not paid by that time the Collector would give a *second* notice to the company and make a demand for the payment of the tax, and companies were advised not to pay the tax until after receipt of this *second* notice, but were cautioned to pay the tax within ten days after receipt of the second notice. The object of giving this advice, as explained in the article, was to put each company in the position of paying the tax involuntarily and only under coercion.

An Unexpected Move.

The Government, however, has placed a construction upon the Federal Corporation Tax Law differing from the construction assumed to be the correct one in that article. Instead of giving a notice of the amount of the tax before the 1st day of June, and following this after the 30th day of June with a second notice and demand for the payment of the tax, as the writer believed was the proper course for the Government to take under the special wording of the law, *the Government is giving but one notice instead of two, and in the one notice, which advises the company of the amount of the tax, demand is made for its payment and the company is advised that unless it pays the tax before the 30th of June it will be subjected to interest and penalties.*

So far as the two interpretations of the law will affect the right of companies to pay their tax under protest, the difference in interpretation is immaterial. If the Government had interpreted the law, as the writer believed it was bound to, and had merely given a notice of the amount of the tax before the 1st of June, then the proper course for companies desiring to pay their tax under protest would have been, as pointed out in the article in the April Review, to await the second notice and demand before paying the tax at all. And the reason for awaiting the second notice, under those circumstances was that *until the company was threatened with interest charges and a penalty* it could not technically claim to be paying its tax under threats and coercion. As the Government, however, has deemed it proper in the *first* notice, advising the company of the amount of its tax, to make a demand for the payment of this tax, under threat of interest charges and penalties if not paid, any company paying after the receipt of such a notice, including such a threat, will be paying involuntarily and under threats and coercion, and will therefore meet all the requirements necessary to an involuntary payment under protest.

Only One Notice.

The writer has been informed by the office of the local Internal Revenue Collector that *it is not the intention of the Government to give two notices, but that only one notice will*

be given, and that unless the tax is paid by June 30, 1910, under this first notice, the interest charges and penalty will be added without further notice.

Companies desiring to pay their tax under protest, which have received a notice of the amount of their tax, which makes a demand for the payment of the tax and threatens to collect the tax with a penalty and interest, if not paid within the time allowed by law, to-wit, June 30, 1910, must therefore pay their tax under protest before that date. The form which the protest should take is fully outlined in the article already referred to, published in the April Review.

Do not fail to note this correction of the procedure outlined in that article, made necessary by the unexpected construction of the law by the Government.

ASSOCIATION HAS ISSUED A LONG LIST OF PUBLICATIONS

Distributes Twenty-two Separate Bulletins On Topics of Importance to Citizens.

During the past year the Merchants' Association has published 93,150 copies of various pamphlets and other literature dealing with important matters that it was desired to bring to the attention of the members of the Association and the public generally.

These publications were:

- 1,700 Bulletins—The New Primary Law and How it Will Affect San Francisco.
- 1,350 Notices to Members Regarding Contracts for City Supplies.
- 2,000 Bulletins—The Geary Street Railroad Bond Issue.
- 500 Notices to Coal, Hay and Grain Dealers.
- 1,500 Bulletins—The Bond Issues for Parks, Public Buildings and Civic Center.
- 2,000 Special Street Railroad Extension Bulletins.
- 2,000 Bulletins—The Beale Street Grade.
- 1,500 Bulletins—The proposed Improvements at Islais Creek.
- 1,500 Maps of Islais Creek Basin.
- 1,400 Bulletins—Merchants' Association Vote on Islais Creek Improvement.
- 4,000 Blanks for Handbook of Manufacturers.
- 3,400 Bulletins to Manufacturers.
- 1,700 Pamphlets—Report on the Street Cleaning Problem in San Francisco.
- 2,000 Special Bulletins—Vote on the Geary Street Railroad Proposition.
- 3,000 Leaflets—The Water Supply Proposition.
- 500 Leaflets—A Plan for Making Street Improvements by Installment Payments.
- 1,800 Pamphlets—How to Comply with the Federal Corporation Tax Law.
- 2,000 Pamphlets—Giving Rulings of Commissioner of Internal Revenue on the Method of Determining Gross Income, Expenses, Depreciation and Other Matters.
- 3,500 Handbook of Endorsed Charities.
- 5,000 Census Notices.
- 18,000 Reports of Merchants' Association Bureau of Inspection for Six Months.
- 4,000 Handbook of Manufacturers In and About San Francisco.
- 28,800 Merchants' Association REVIEW for the year.

93,150 (Total)

Among the measures contemplated by the Association for the promotion of San Francisco's trade is the appointment of a Committee on New Industries to study the opportunities offered by the city for the location of more factories and industrial plants.

TRADE EXTENSION WILL BE DISCUSSED AT THE BANQUET

All the Addresses Will Bear Directly Upon This Very Practical Subject.

"How to Increase San Francisco's Trade" will be the subject discussed at the Association's annual banquet to be held at the Palace Hotel on June 7th. After the opening address by the president, the following speakers will present their views on the subjects assigned to them:

Mr. I. Friedman: "The Retail Outlook and How to Take Advantage of Our Opportunities."

Mr. Gustave Brenner: "Do We Want More Business?"

Mr. W. V. Stafford: "San Francisco's Manufacturing Industry—What Essentials Are Necessary for Its Growth and Development."

Mr. F. E. Scotford: "What Advertising Effort is Necessary to Increase San Francisco's Trade?"

Capt. I. N. Hibberd: "What Efforts are Necessary to Increase San Francisco's Foreign Trade?"

The sale of seats will close at 5 o'clock of the day before the banquet, and after that time no places will be reserved, as the number must be guaranteed to the hotel with some exactness. Everything possible used at this banquet will be of California manufacture.

STOCKTON STREET TUNNEL IS PUT UP TO SUPERVISORS

Grantee of the Old Franchise Gives the City A Quitclaim Deed.

With a fair degree of expedition, the Stockton street tunnel is being dug through the necessary preliminaries. In accordance with the resolution drafted by the Merchants' Association, the City Engineer has recommended to the Board of Public Works and the Board of Public Works has recommended to the Board of Supervisors that the changes of grade suggested be made, and that the tunnel between Bush and California streets be constructed. The Street Committee of the Board of Supervisors makes the same recommendation to the Board.

The recommendation came before the Supervisors on May 23 accompanied by a request from a citizen that before property owners were put to the expense of construction the present status of the old franchise for a tunnel and carline on this street be determined. The matter was referred to the Street Committee for investigation. Attorney F. D. Stringham, grantee of the old franchise, gave the city a quitclaim deed which cleared away this obstacle.

A meeting of the Stockton Street Tunnel Committee of the Merchants' Association was held on May 12th, at which it was decided to press the matter. Many North Beach and Stockton street property owners were present and all proved vigorous protagonists of the scheme. The tunnel will probably cost half a million dollars, including the approaches. The bore itself will be 750 feet long and the cuts leading to it will be 275 each. It will be street-wide and well lighted. There will be sidewalks for pedestrians. The assessment will be spread over eighty blocks and should not fall very heavily on anybody.

Dr. Hartland Law, who presided, said that all the property owners he had seen on the subject were enthusiastically in favor of the improvement.

MONEY SAVED TO SHIPPERS ON SWITCHING CHARGES

Traffic Bureau Gets Ruling Worth \$200,000
Yearly to San Francisco Merchants.

The Traffic Bureau of the Merchants Exchange has just secured a ruling of the Interstate Commerce Commission that will save shippers in this city \$200,000 a year. In addition, it removes a discrimination in favor of Seattle, Tacoma, Portland and other Coast cities.

The ruling is that the switching charge of \$2.50 a car imposed by the Southern Pacific and Santa Fe Railways for delivering or receiving interstate carload freight to or from industries located upon spur tracks or side tracks within their switching limits when such carload freight is moving incidental to a system line haul, is illegal and unjust and must be discontinued. The basis of the decision is that such charges are part of the legally established rate and hence are included in it. The order becomes effective on or before July 1, 1910.

The order of the Commission does not abolish the charge where the switching service is rendered by a railroad other than the through carrier. The Bureau therefore advises that until this point is covered shippers give the through haul, when possible, to the road upon whose line their industry is located; and from now on pay all industrial switching charges, both interstate and local, under protest, where the switching is done by the line having the through haul. This protest can be accomplished by filing a letter of the following tenor with the railroad serving your industry:

Please take notice that the undersigned claims

that all charges for switching cars to and from the spur serving our industry when incidental to a line haul of your company heretofore imposed and collected or hereafter imposed and collected by your company are illegal and unjust and the same are hereby protested.

Through the efforts of the Bureau a new freight schedule was put into effect on January 1st, greatly improving deliveries out of San Francisco. If lived up to it will insure delivery 200 miles away within twenty-four hours after freight leaves the city. Copies of the schedule may be obtained at the office of the Bureau, which would be pleased to have its attention called to any cases in which the time is slower.

EVERYBODY GET READY FOR "SHOE-LEATHER DAY"

In the interests of the Panama-Pacific Exposition, the Merchants' Association has districted San Francisco so that canvassers for subscriptions on "Shoe-Leather Day" could cover the whole city without duplication of effort. Cards for every district were made out, with the boundaries on one side, and a full set of instructions on the other. If followed these instructions should make possible a complete canvass of every store, office and residence in San Francisco so that "Shoe-Leather Day" will show exactly where the city stands and what the Exposition company may expect.

Notices of proposals for navy supplies are being sent out by the Merchants' Association to members handling goods of the kinds desired.

TWENTY-TWO ENROLLED FOR THE GOOD OF SAN FRANCISCO

Membership List of the Merchants' Association Is Swelled by a Gratifying Number.

The membership list of the Merchants' Association continues to grow at a gratifying rate. Twenty-two members have been elected during the past month and may consider themselves enrolled for the public good and the advancement of San Francisco. They were, as the Review went to press:

Walker & Cooper, Certified Public Accountants, 401 Monadnock Bldg.

Herman H. Helbush Co., Inc., Wines and Liquors, 103 Front St.

Metropolis Construction Co., Contractors and Builders, 24 California St.

J. Edlin, Merchant Tailor, 245 Kearny St.

B. & D. Restaurant Co., Restaurant, 37 Powell St.

W. B. McGerry & Co., Real Estate, 41 Montgomery St.

C. A. Hutton Flour Co., Inc., Wholesale Flour, Merchants Exchange Bldg.

Taylor Paper Co., Inc., Paper, Bags, Twine, etc., 241-243 Clay St.

B. Lazansky Bag Co., Bags, Burlap and Twine, 402 Battery St.

New Franks Restaurant, 447 Pine St.

Solari's Grill, Restaurant, 354 Geary St.

California Cafe, Restaurant, 45-47 Powell St.

Orange Blossom, Inc., Manufacturing Confectionery, 47 Kearny St.

Union Oil Company of California, Oil and Asphaltum, 250 Mills Bldg.

Canning & Vinton Auto Co., Automobiles, 453 Golden Gate Ave.

C. C. Hopkins, Motorcycles, 759 Gough St.

U. G. Bair, Restaurant, 419 Montgomery St.

Breuss Cafe, Restaurant, 8 Turk St.

P. Rossi & Co., Real Estate, 251 Post St.

Charlie's Fly Trap, Restaurant, 507 Market St.

Edwards, Reed & Brady, Real Estate and Insurance, 245 Montgomery St.

Ellery Arms Co., Sporting Goods, 48 Geary St.

Merchants' Association

OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
Otis Elevator Co.	
GUSTAVE BRENNER	First Vice-President
Investments.	
R. S. ATKINS	Second Vice-President
Robert S. Atkins.	
BYRON MAUZY	Treasurer
B. Mauzy Piano Co.	
EUGENE J. BATES	Hulse-Bradford Co.
GEORGE C. BOARDMAN, JR.	Boardman Bros. & Co.
GEORGE W. DORNIN	Springfield Fire and Marine Ins. Co.
W. D. FENNIMORE	Cal. Optical Co.
HARTLAND LAW	Viavi Co.
C. K. MCINTOSH	S. F. National Bank.
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Magnier & Miller, Inc.
JOSEPH SLOSS	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
WARREN MANLEY	Commercial Representative
FRANK M. TODD	Editor Review

BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.

HENRY A. CAMPBELL	Engineer in Charge
D. A. HAGENS	Financial Secretary and Auditor

Reliable Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco

Andrew M. Davis, Ex-President Merchants' Association of San Francisco

Frank J. Symmes, Ex-President Merchants' Association of San Francisco

McDougall Bros., 353 Russ Bldg.

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenhood & Jansen	Monadnock Bldg.
Brace, H. M.	Chronicle Bldg.
Barrow, Wade, Guthrie & Co.	310 Sansome
Lester Herrick & Herrick	Merchants Exchange Bldg.
Lomax, W. B.	Chronicle Bldg.
McLaren, Goode & Co.	Thos. Clunie Bldg.

Price, Waterhouse & Co...310 Sansome

Rowe, C. V. Room 247, 268 Market

Ruckstell, John R. Claus Spreckels Bldg.

Walker & Cooper....Monadnock Bldg.

ACCOUNTANTS AND AUDITORS.

Hertz, Louis.....149 California

ACETYLENE GAS GENERATORS.

Bullard, E. D....Rooms 221-223, 268 Mkt.

ADVERTISING.

Cooper, F. J. 18 Montgomery

Green, J. Chas. Co. Stevenson and Clinton Park

Johnston-Dienstag-Ayers...130 Kearny

ADVERTISING NOVELTIES.

Knapp, Wm. & Co. 747 Sansome

AMMUNITION.

The Peters Cartridge Co....608 Howard

ARCHITECTS.

Barth, Hermann.....12 Geary

Burnham, D. H., & Co....Merchants Ex.

Colley, C. J. Pacific Bldg.

Curlett, William Phelan Bldg.

Dutton, L. B. Chronicle Bldg.

Holmes, Edward L. 338 Pine

Leonard, Jos. A. 903 Phelan Bldg.

McDougall Bros. 353 Russ Bldg.

Meussdorffer, C. A. Humboldt Bank Bldg.

Meyer, Frederick H., Humboldt Bldg.
Meyers, Henry H., 1201 Kohl Bldg.
Mooser, Wm., Union Trust Bldg.
Reid Bros., Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., 311 Crocker Bldg.

ART GLASS.

California Art Glass B. & C. Works, 768 Mission

ART GOODS.

Gump, S. & G. Co., 246 Post
Sanborn, Vail & Co., 847 Mission
Schussler Bros., 1218 Sutter
Vickery, Atkins & Torrey, 550 Sutter

ARTESIAN WELLS.
Lowe, J. W., 7 Spear

ARTESIAN WELL TOOLS.
American Tool Works, 109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Manville Co., 127 New Montgomery

ATTORNEYS-AT-LAW.
Bancroft, Philip, Monadnock Bldg.
Blakeman, T. Z., 420 Phelan Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H., Mer. Ex. Building
Heller, E. S., Union Trust Bldg.
Houghton & Houghton, Merchants Ex.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G., Crocker Bldg.
Keyes, A. D., Humboldt Bank Bldg.
Kierulff, T. C., Foxcroft Bldg.
McNab, Gavin, 1208 Metropolis Bank Bldg.
McCutcheon, Edw. J., Merchants Ex.
Morrison, Cope & Brobeck, Crocker Bldg.
Naylor & Riggins, 427 Sheldon Bldg.
Page, Chas., 1111 Merchants Ex. Bldg.
Peixotto, Edgar D., Russ Bldg.
Putnam, Osgood, 519 California
Scheeline, S. C., 417 Montgomery
Son, Chas. A., 837 Mission
Smith, Sidney V., Merchants Exchange
Thomas, Gerstle, Frick & Beedy, 310 Sansome
Wilson, Mountford S. Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wolf, E. Myron, Crocker Bldg.
Wright, Allen G., 1018 Mills Bldg.
Wright, Geo. T., 1018 Mills Bldg.

AUCTIONEERS.
Chase, Fred H. & Co., 478 Valencia

AUTOMOBILES.
Canning & Winton Auto Co., 453 Golden Gate
Leavitt, J. W., Co., 300 Golden Gate
Pacific Motor Car Co., 380 Golden Gate
Pioneer Automobile Co., 724 Golden Gate
Smith, A. J., 342 Van Ness Ave.
Winton Motor Carriage Co., 300 Van Ness Ave.

AUTO-LIVERY AND TAXICABS.
Alco Taxicab Co., 360 Golden Gate

AUTOMOBILE SUPPLIES.
Chanslor & Lyon Motor Supply Co., 501 Golden Gate

BAGS, BALE ROPE & BURLAP.
Bemis Bros. Bag Co., Sansome & Vallejo
Lazansky, B., Bag Co., 402 Battery
Schmidt, Johann, 119 Drumm

BAKERIES.
California Baking Co., Eddy & Fillmore
Young & Swain Baking Co., 1433 Devisa

BANKS AND BANKERS.
American National Bank, 430 California
Anglo and London Paris National
Bank, Sansome and Sutter
Anglo-California Trust Co., 16th & Mission
Bank of California National Ass'n, 422 California
Bank of Italy, 552 Montgomery
Batchelder, Geo. A., First Nat'l Bank Bldg.
Canadian Bank of Commerce, California & Sansome
Central Trust Co., Sansome & Market
Crocker Nat. Bk. of S. F., Post & Mkt.
Donohoe-Kelly Banking Co., 100 Mtg.
French-American Bank of Savings, 108 Sutter
German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllistr & Jones
Humboldt Savings Bank, 785 Market
International Bank'g Co., Mills Bldg.
Italian-American Bk., Montg. & Sacto.
Marine Trust and Savings Bank, 100 Market

Mechanics Savings Bank, Mason and Market
Mercantile National Bank, 461 Cal.
Meyer, Daniel, 216 Pine
Mission Bank, The, 16th & Julian Ave.
Mission Savings Bank, 2631 Mission

Mutual Savings Bk. of S. F., 708 Mkt.
Russo-Chinese Bank, 417 Montgomery
Rollins, E. H. & Son, First Nat'l Bank Bldg.
Savings and Loan Society, 101 Montg.
San Francisco National Bank, 450 California

S. F. Savings Union, Montg. & Cal.
Seaboard National Bank, 101 Market

Security Savings Bank, 316 Montgomery
Swiss-American Bank, 12 Sansome
Wells-Fargo-Nevada National Bank,
of San Francisco, Union Trust Bldg.
Western National Bank of San Francisco
Yokohama Specie Bank, 415 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros., 162 Turk

BEER BOTTLED.

Blue and Gold Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—LEATHER.

Cook, H. N., Belting Co., 317 Howard
Heins, Alex., Belting Co., 2413 Harrison

BOILER WORKS.

Eureka Boiler Works, 57-59 Mission
Keystone Boiler Wks., Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works, 133 Howard

BOOK BINDERS.

Hicks-Judd Co., The, 270 Valencia
Malloye, F. Co., 251 Bush
Phillips, Wm. R., Co., 714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch, 565 Mkt.
Elder, Paul, 239 Grant Ave.
San Francisco News Co., 747 Howard
Whitaker & Ray Co., 770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co., 557 Mission
Heim, F. L., 156 Powell

Koenig Shoe Co., The, Kearny & Post

Mauzy & Reid Shoe Co., 587 Mission
Nolan-Earl Shoe Co., 727 Mission

Philadelphia Shoe Co., 825 Market

Rosenbaum Bros., 343 Kearny

Rosenthal's Inc., 151 Post

Royal Shoe Co., 738 Market

Sommer & Kaufman, 119 Grant Ave.

United Workingmen's Boot & Shoe
Co., 156 Second

Williams-Marvin Co., Battery & Bush

Wolf, H., & Bro., 1609 Fillmore

Young, Geo. H., Inc., 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co.

1244 Flood Bldg.

Korbel Box Factory, 2014 Bryant

Pacific Box Factory, Clay & Front

BREWERY.

Burnell & Co., Jones & O'Farrell

Hibernia Brewery, 1241 Howard

Lochbaum & Co., A. H., 125 King

Union Brewing & Malting Co., Eighteenth & Florida

BREWERS' AGENTS.

Olympia Beer Co., 1423 Sansome

BREWERS' AND BOTTLED'S SUPPLIES.

Bauer Schweitzer Co., 660 Sacramento

BRIDGE BUILDERS.

S. F. Bridge Co., Monadnock Bldg.

BROKERS—CUSTOM HOUSE.

Bunker, C. D. & Co., 544 Sansome

Hohweisner, C. & Co., 511 Wash.

Mayhew, F. E. & Co., Battery & Wash.

Mattoon & Co., 516 Battery

Swayne, Hoyt & Co., 412 Battery

BROKERS—DRUG.

Serwe & Prien Co., Fremont & Mission

BROKERS—MERCHANDISE AND GENERAL.

Booth, F. E., 91 Drumm

DuVal, W. M. & Co., 112 Market

Maillard & Schmeidell, 207 Front

Page Bros., 414 Montgomery

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J. & Co., 480 California

Doubleday, D. G., 913 1st Nat. Bk. Bldg.

Girvin & Eyre, Merchants Ex. Bldg.

Politzer, Alex., 519 California

Politz, Edw. & Co., 419 California

Toplitz, Jos. B., 339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association, Market, Golden Gate & Taylor

Pacific States Savings & Loan Company, 569 California

BUILDING CONSTRUCTION.

Hicks Co., Lewis A., Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Holden-Deuprey Co., 126 W. Mission

Levy, Oscar S., 15 Second

Lilly & Thurston Co., The, 82 Second

Waterhouse & Price, 59 Third

BUTCHERS.

Bacchus, R. T., Haight & Shrader

Bayle-Lacoste & Co., California Market

Clayburgh & George, 333 Kearny

Herman, Benj. & Son, Bush & Franklin
Meyers, J. & Co., California Market
Miller & Lux, Merchants Exchange Bldg.
Patek, F. & Co., 916 Larkin
Roberts, W. F., 2849 California
Levy, Schweitzer & Co., 1112 Bush

BUTCHERS' SUPPLIES.

Pae, Butchers' Sup. Co., 211-215 Fourth

CAN MANUFACTURERS.

American Can Co., 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co., 18th & Minnesota

Cal. Fruit Canners' Assn., 120 Market

Golden State Asparagus Co., 16 Calif.

Hunt Bros. Co., 112 Market

Spanish-American Food Co., 180 Erie

CAPITALISTS.

Bishop, Chas. R., Clunie Bldg.

Borel, Ant., & Co., 440 Montgomery

Brittan, N. J., Union League Club

Dean, W. E., 818 Kohl Bldg.

Delger, Edward F., Delger Bldg., 6th and Market

Fontana, Mark J., 120 Market

Hopkins, E. W., 354 Pine

Mackay, Clarence H., New York City

Martin, Walter S., 702 Call Bldg.

Moore, A. A., Jr., 15 Second

Payot, Henry, 956 Ellis

Phelan, James D., Phelan Bldg.

Pope, Geo. A., 1014 Kohl Bldg.

Smith, F. M., Albany Block, Oakland

Spring Valley Water Co., 375 Sutter

Thomas, H. W., 268 Market

Thompson, R. R., Estate Co., Merchants Exchange Bldg.

Whitney Estate Co., 117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred, & Son, First & Howard

CARPENTERS AND BUILDERS.

Robinson & Gillespie, 2447 Sutter

Murray, S. C., 1225 Fell St.

CARPETS.

Hulse-Bradford Co., 986 Mission

Walter, D. N. & E. Co., Stockton and O'Farrell

CARPET CLEANING WORKS.</div

CONFECTIONERS.

Blum, S.....2806 California
Demartini, L., Supply Co. Front & Pine
Haas, Geo., & Son.....770 Market
Lechten Bros.....1242 Devisadero
Maskey, Frank.....32 Kearny
Orange Blossom, Inc.....47 Kearny
Rhine, Henry, & Co.....19th & Bryant
Townsend's, Inc.....755 Market

CONTRACTORS.

Chadwick & Sykes.....418 Crocker Bldg.
City Street Improvement Co.....
Merchants Exchange Bldg.
Clinton Fireproofing Co.....
.....841 Monadnock Bldg.
Hausen, F. L.....127 Montgomery
Penny, Isaac.....Phelan Bldg.
Ransome Concrete Co. 624 Crocker Bldg.
Thomson Bridge Co.....103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard.....518 Noe
Hjul, Jas. H. 925 Merchants Exchange
Keatinge, Richard, & Sons. 779 Market
Masow & Morrison. 518 Monadnock Bldg.
Metropolis Construction Co.....
.....24 California

COOPERS.

California Barrel Co.....
.....509 Monadnock Bldg.
Carl Cooperage Co.....54 Boardman
Woerner, David (Est. of).....14th & Har.
Herbert, Vogel & Mark Co. 379 Seventh

COOPERAGE STOCK.

Richards, J. W. 844 Monadnock Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co.....728 Mission

COTTON GOODS.

California Cotton Mills Co.....Oakland

CRACKER MANUFACTURERS.

American Biscuit Co. Bat. & Broadway
Standard Biscuit Co. Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co.....46 Beale
Cowen-Heineberg Co.....365 Market
Nathan-Dohrmann Co. Stockton & Geary
Schloss Crockery Co.....17-19 Beale

CRUSHED ROCK.

Gray Bros.....2d and Mission

CURIO DEALERS.

Hetrich, A. L., Co.....508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co. 101 Drumm

DENTAL SUPPLIES.

Edwards Co., The Jas. T. 323 Geary

DENTISTS.

Flood, A. M. D. D. S. 240 Stockton
Platt, Frank L. D. D. S. Geary & Powell
Westphal, Otto Francis, D. D. S.
.....1424 Gough

DEPARTMENT STORES.

Emporium, The. Market, bet. 4th & 5th
Prager'sMarket and Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co. 245 Bush
Rucker-Fuller Desk Co. 739 Mission

DISPLAY FIXTURES.

Feintuch Display Fixture Co.....
.....134 Sansome

DOORS AND WINDOWS.

California Door Co.....43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co. 97 Sacramento
Cartwright Draying Co.Main and Mission

Emmons, G. W.3 First
Farnsworth & Ruggles. 109 Davis
McNab & Smith.....38 Davis
Overland Freight & Trans. Co.35 2d
Rode, C. B., & Co.102 Pine
Strauss, K.130 Pine
Teele & Co.764 Clay

DRIED FRUITS.

Field, A. B., & Co.244 California
Griffin & Skelley Co.16 California
Otzen Packing Co. California & Davis
Otzen Packing Co.423 Drumm
Phoenix Packing Co.16 California
Rosenberg Bros. Co.153 California

DRUGGISTS.

Ayers, Edw. N.Van Ness & Geary
Baer Drug Co.722 Market
Boericke & Runyon.....140 Powell
Broemmel, J. G. B.2501 California
Calegaris, ArnoldKearny & Pacific
Coffin-Redington Co.35 Second
Fauda, C. O.303 Montgomery Ave.
Ferry Drug Co.20 Market
Green, Frank T.500 Devisadero
Lainer, Rd. Drug Co.1101 Fillmore
Langley & Michaels Co.34 First
Leipnitz Co. G.Sutter & Laguna
Lengfeld's Pharmacy1804 Fillmore
Owl Drug Co.611 Mission

Rockstroh, F. E.1044 Valencia
Rossi Drug Co.1900 Union
Schmidt, Val.1845 Polk
Wakelee & Co.58 Market
Waldron & Dietrich.576 Mission

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.49 Sansome
Bernstein, S. L.151 Sutter
City of Paris.Stockton & Geary
Crowley, J. B.Aronson Bldg.
Dundas, Wm. D.109 Walnut
Graf, J. L. & Co.28 Sansome
Hale Bros., Inc.979 Market
Jacobs, F. P., & Bro.114 Sansome
Kohlberg, M. S. & Co.126 Pine
Levy, Max154 Sutter
Lippman Bros.22d and Mission
Livingston Bros.Geary & Fillmore
Marcuse, M., & Co.37-39 Battery
Moore-Watson Dry Goods Co.
.....Bush & Sansome
Murphy, Grant & Co.Sansome & Bush
Newman & Levinson.
.....Stockton & O'Farrell
O'Connor, Moffatt & Co.121 Post
Samuels, D., Lace House Co.
.....O'Farrell & Stockton

DYEING AND CLEANING.

Thomas, The F., Parisian Dyeing &
Cleaning Works.27 Tenth
Hickman, Henry.3830 California

EDUCATIONAL INSTITUTIONS.

Heald's Business Co. McAllister & Polk
San Francisco Business College.
.....908 Market

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.

Brooks-Follis Electric Corp. 46 Second
Electric Appliance Co.726 Mission
Electric Railway & Manfr's Supply
Co.84-86 Second
General Electric Co. Union Trust Bldg.
Hetty Bros.326 Ellis
Pacific States Electric Co.
.....133 New Montgomery
Summerhayes, W. R.76 Folsom
Ind. Electric Const. Co.381 Fulton
Westinghouse Electric Co.
.....Second and Natoma

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.
.....1349-51 Mission
Golden West Plating Works.355 First
Rudger-Merle Co.Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co.Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules, & Bro.16 Sansome

ENGINEERS, CIVIL.

Luey, W. A.
.....Board of Trade Bldg., Portland, Ore.
Morser, E. J.847 Monadnock Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick J.244 Kearny
Luther Wagoner.910 Pacific Bldg.
Stut, J. C. H.417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J. Alaska Com. Bldg.

ESSENTIAL OILS.

Boldermann, A. C., & Co.
.....Sacramento and Davis
Lueders, Geo., & Co.Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co.16 First
Castle Bros.149 California
De Fremery, J., & Co.519 Mission
North American Mercantile Co.
.....318 Front

Maldonado & Co.49 California
Vignier, A., Inc.611 Battery
Wieland Bros., Inc.309 Davis

FIRE APPARATUS.

Chapman, R. S.400 Golden Gate Ave.

FIREWORKS.

Newton's California Fire Works Co.
.....249 Front

FIREPROOFING.

San Francisco Fireproofing Co.
.....809 Monadnock Bldg.

FLORISTS.

Sievers, John R.201 Powell

FOOD MILLS.

Hutton, C. A., Flour Co., Inc.
.....Merchants Exchange Bldg.

FOOD CEREALS.

Pacific Cereal Ass'n.Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co.307 Crocker Bldg.

FOUNDRIES.

Enterprise Foundry Co.2902 19th St.

FRUITS AND VEGETABLES.

Goetting, Charles L., & Sons.
.....California Market

FURNITURE.

Bateman, Wm.1913 Bryant
Breuner, John, Co.281 Geary
Cordes Furniture Co.126 Post
Eastern Outfitting Co.1017 Market
Fredericks, J., Co.815 Ellis
Fredericks, J., Co.Post and Stockton
Gullixson Bros.2086 Market
Indianapolis Furniture Co.833 Mission
Kreiss, L., & Sons.Van Ness & Sutter
Lachman Bros.2019 Mission
Lavenson-Schlueter Co.227 Post
Moore, Harry J., Furn. Co.40 O'Farrell
Plum, Chas. M., & Co.314 Sutter
Redlick-Newman Co.2200 Mission
Sloane, W. & J.216 Sutter
Sterling Furniture Co.1051 Market

FURNITURE MANUFACTURERS.

Wisconsin Furniture Co.
.....746 Phelan Bldg.

FURS.

Berwin, Chas.39 Grant Ave.
Gassner, Louis.112 Geary
Liebes, H., & Co.167 Post
Wallace, Robert.126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co.515 Market
Metropolitan Match Co.210 Sansome

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter.745 Mission
California Gas Fixture Co.357 Ellis
Day, Thomas, Co.725 Mission
Ickelheimer Bros. Co.441 Sutter

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son.211-213 Main
Standard Gas Engine Co.10 California

GAS ENGINES AND SCALES.

Fairbanks-Morse Co.158 First

GAS METERS AND STOVES.

Pacific Meter Co.112 Market

GAS CONSUMERS.

Gas Consumers' Assn.467 O'Farrell

GAS WATER HEATERS AND ELECTRIC LAMPS.

Thieben, Jos., & Co.667 Mission

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co.15th & Folsom
Pacific Coast Glass Wks.7th & Irwin
United Glass Works.115 Turk

GLOVES.

Moss, Geo. A.752 Market
Steinberger & Kalisher.36 Webb

GLUE MANUFACTURERS.

Burd, Wm., & Son.
.....308 Postal Telegraph Bldg.
California Glue Works.Mer. Ex. Bldg.

GRAIN AND BEANS.

Barnard & Bunker.149 California

Hansen, F. L.127 Montgomery St.

GRAVEL.

Bay Development Co.153 Berry

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.334 Sutter

GROCERS.

City of Hamburg Co., Inc.322 Davis
Cluff, Wm., Co.Spear & Mission
Dannemark Bros.Haight & Scott
De Bernardi, D., & Co.707 Battery

Getz, M., & Co.135-141 Main
Goldberg, Bowen & Co.242 Sutter

Haas Bros.Sacramento & Davis

Hooper & Jennings.162 Bryant
Johnson Bros.Fillmore & Sacramento

Lennon, John A.137 Sacramento

Levaggi, Granucci & Co.,

Christensen & Goodwin.....241 Sansome
Commercial Union Assurance Co., Ltd.
Connor, John.....130 California
Davis, J. R. F., & Son....Mont. & Sac'to
Drennan, Wm. A.....604 Merchants Ex.
Duncan & Rehisch.....340 Sansome
Fireman's Fund Ins. Co., Cal & Sansome
Herold, Rudolph, Jr.....114 Russ Arcade
Hilman, John R., & Son.....201 Sansome
Insurance Co. of N. A.....343 Sansome
Kilgarif & Beaver...Post & Grant Ave.
Liverpool & London & Globe Ins. Co.
.....444 California
London & Lancashire Fire Insurance
Co.....571 Sacramento
London Assurance Corporation.....
.....Sansome & Pine
Macdonald & Miles.....340 California
Manheim, Dilbier & Co. 453-455 Mtgy.
McNear & Wayman...Sansome & Sac't
New Zealand Insurance Co.....
.....340 California
Pacific Mutual Life Insurance Co., The
.....Post & Grant Ave.
Pacific Surety Co. 1st Nat. Bank Bldg.
Palache & Hewitt.....430 California
Potter, Edw. E.....578 Sacramento
Preferred Accident Ins. Co. 704 Market
Queen Insurance Co....Pine & Sansome
Royal Insurance Co....Pine & Sansome
Rosenthal, Louis.....315 California
Springfield Fire & Marine Ins. Co.
.....Kohl Bldg.
Stovel, C. J.....136 Leidesdorff
Traveler's Ins. Co....Monadnock Bldg.
Waniorek, M.....201 Sansome
Ward, C. H.....211 Sansome
West Coast Life Ins. Co.....348 Pine
Whitely, Henry M. 206 Alaska Com. Bldg.
Wilson, Horace.....407 Montgomery

INVESTMENTS.

Jennings, Rufus P.....Merchants Ex.

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.....
.....Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co.....Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works.....
.....Main & Howard
Morton & Hedley.....215 Harrison
Risdon Iron Works, Hooker & Lent Bldg.
Vulcan Iron Works.....604 Mission

IRON AND STEEL MERCHANTS.

Berger & Carter Co.....504 Mission
Woods & Huddart.....356 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh G. T., & Co.....Powell & Post
Solomon, C., Jr.....314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros.....114 Sansome

JEWELERS.

Abrams, Henry M. Co.....717 Market
Andrews, A.....50 Kearny
Baldwin Jewelry Co.....29 Kearny
California Jewelry Co.....704 Market
Carrau & Green.....112 Kearny
Dinkelpiel, J. S.....150 Post
Dorrance-Battin Co....Chronicle Bldg.
Eisenberg, A., & Co....Post & Kearny
Glindemann, W.....818 Market
Greenzweig, Geo., & Co.....150 Post
Hall, A. I., & Son.....150 Post
Hammersmith & Co., Sutter & Grant Av.
Isaacs, Abe.....756 Market
Judas, Alphonse, Co.....704 Market
Lehrberger, J. S., & Co.....704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros.....150 Post
Radke & Co.....218 Post
Schussler, M., & Co.....704 Market
Shreve & Co.....Grant Ave. & Post
Sorenson, James A., & Co. 715 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co.....114 Kearny
KNITTED GOODS.

Pfister, J. J., Knitting Co. 739 Market
Gantner & Mattern Co.....80 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....
.....Grant Ave. & Sutter
Marks Bros.....Commercial Bldg.
Magnin, L., & Co....Grant Ave. & Geary
Newbauer Bros.....37 Battery
Schwartz & Goodman.....879 Market
Paragon, The.....Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G.....140 Geary

LAMPS.

Boesch Lamp Co.....1135 Mission
Bauer Lamp Reflector & Electric Sign
Co.....528 Gough

LAUNDRIES.

La Grande Laundry Co.....234 Twelfth
Metropolitan Laundry Co.....
.....1118 Harrison
National Laundry Co. 3811 Eighteenth
San Francisco Laundry.....1108 Turk
White Star Laundry.....385 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co. 581 Mission
Western Laundry Machinery Co.....
.....58 Fremont

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co.....717 Sansome
Kohlborg & Co.....526 Washington
LEATHER AND LEATHER GOODS.

Brown & Adams Co.....431 Battery
Harpham & Jansen.....521 Washington
Kauffman, Davidson & Semmel. 137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co.....9 Main
Holmes Lime Co.....701 Market

LITHOGRAPHERS.

Britton & Rey.....560 Sacramento
California Lithograph Co., Inc.....
.....509 Sansome
Galloway Lithograph Co. 513 Howard
Olsen, O. E., Lithograph Co. 330 Jackson
Schmidt Lithograph Co. 2d & Bryant
Union Lithograph Co. 741 Harrison

LIVERY STABLES.

Clemens, C. J.....316 Fulton
Kelly, Thomas, & Sons.....1629 Pine
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Aene Lumber Co. 1014 Crocker Bldg.
Casper Lumber Co. 810 Kohl Bldg.
Collins, Geo. II.....502 California
Connolley, E. D.....2401 San Jose Ave.
Dodge, E. J. & Co.....16 California
Dolbeer & Carson Co....Merchants Ex.
Ford, Chas. D., Co....Merchants Ex.
Grays Harbor Commercial Co.
.....Foot of Third St.
Greenewald, Otto H.....
.....901 Alaska Commercial Bldg.
Hammond Lumber Co....Merchants Ex.
Hihn, F. A., Co.....Santa Cruz
Hobbs-Wall & Co.....Fife Bldg.
Hooper, C. A., & Co.....Balboa Bldg.
Hooper, F. P. & J. A.....110 Market
Howard, E. A., & Co.....20 Howard
Hume, G. W., & Co. 713 Marvin Bldg.
Independent Lumber Co.
.....Mutual Savings Bank Bldg.
Kruse, J. S. Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....16 California
Pope & Talbot.....Foot of Third St.
Port Blakely Mill Co. 16 California
Schouten, J. W., & Co. 738 Bryant
Seymour & Elliot.....142 Townsend
Simpson Lumber Co. 112 Market
Slade, S. E., Lumber Co. 112 Market
Soule, John F.....112 Market
Standish Hickney Lumber Co.
.....Crocker Bldg.
Tacoma Mill Co. 310 Sansome
Templeman, Henry.....42 Market
Truckee Lumber Co.
.....First National Bank Bldg.
Union Lumber Co....Crocker Bldg.
Van Arsdale-Harris Lumber Co.
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg.
White, L. E., Co.....Balboa Bldg.

MACARONI MANUFACTURERS.

Splivalo, C. R., Co. 956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co.
523 Market
California Tool Works.....181 Beale
Compressed Air Machinery Co.
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Evans, C. H., & Co. 183 Fremont
Garratt, W. T., Co....Fremont & Natoma
Henshaw-Bulkley Co. 19 Fremont
Hewitt Machinery Co. 59 Second
Marwedel, C. W.....256 Ninth
Meese & Gottfried Co. 55 Main
Moore, Chas. C., & Co. 99 First
Pacific Tool & Supply Co. 402 Mission
Pennington, G. W., & Sons. 313 Folsom
Pierson, Roeding & Co. 150 Post
Monadnock B. Union Iron Works Co.
320 Market
Western Tool & Supply Co.
.....562 Howard
Young, A. L. Machinery Co. 28 Fremont

MANIFOLDING BOOKS.

Johnston, L. A., Salesman Pacific
Manifolding Book Co.
.....125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter.....561 Mission

MANUFACTURERS' AGENTS.

Alden, S. F., & Co. 560 Crocker Bldg.
Coates, A. II.....576 Mission
Freer, Burr W.....717 Market
French & Linforth. Wells Fargo Bldg.
Hughson & Merten.....544 Van Ness
Luscombe & Isaacs.....32 Battery
Maydwell Co., The.....461 Market
McLeod Mercantile Co. 265 Bush
Morgan & Allen Co. 150 Post
Robinson Bros.Third & Mission
Salech, Geo. C., Co. 743 Mission
Simonds, S. E., Co. 114 Sansome
Western Importing Co.
.....1039 Merchants Ex. Bldg.

MARBLE WORKS.

Musto, Jos., Sons-Keanan Co.
.....535-565 North Point

MATTRESSSES AND UPHOLSTERY.

Cleese, John P., Co. 18th & York
Crescent Feather Co. 19th & Harrison
Hoey, John...Rhode Island & Alameda

MEN'S FURNISHING GOODS.

Bullock & Jones.....Post & Kearny
Cluett, Peabody & Co. 820 Howard
Ellis, Milton & Co. 7 Stockton
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michaels.
.....Mission, bet. 3d & 4th
Hansen & Elrick.....
.....Montgomery & California
Neustadter Bros.First & Mission
Rogerson, J. C. 1017 Valencia
Toggery, The335 Montgomery

MERCHANT TAILORS.

Bernstein, Sam.....180 Sutter
Edlin, J.245 Kearny
Growall, W. L., Co. 704 Market
Jacobi, J. M., & Co. 110 Sutter & Montg.
Lyons, Chas.719 Market
Martin Bros.Humboldt Bank Bldg.
Reid, J., & Son. 833 Market
Steil, Henry, Co. 642 Market
Valentine, R.189 O'Farrell

METAL WORKS.

Finn, John, Metal Works. 334 Second
Pacific Metal Works. 153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.

Columbia Dairy. 231 Franklin
Jersey Farm Co. 436 Eighth
Standard Milk Co. 3201 Sixteenth

MILINERY.

Butler-Schultz Co. 731 Market
Hinz & Landt.883 Market
Holm & Nathan.86 Third
Muller & Raas Co. 833 Market
Spencer & Mitau.930 Market
Wolf, J. W.23 Grant Ave.

MINERAL WATERS.

Eggers, Chas., & Co. 118 Eureka
Shasta Water Co. 6th & Brannan
Union Seltzer Water Co. 385 Ninth
Witter Medical Springs Co., Room
411, Westbank Bldg. Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co. Mills Bldg.
Bourn, W. B.2550 Webster
Ralston, W. C.201 Sansome

MINING MACHINERY.

Hendy, Joshua, Iron Works. 75 Fremont

MOTORCYCLES.

Hopkins, C. C.759 Gough

NECKWEAR MANUFACTURERS.

Heineman, H. M.1655 Bush
Samter, L., & Sons. 758 Mission

NEWS DEALERS.

Foster & Orear.Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W.560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Son Bros. & Co. 837 Mission

NUT DEALERS.

Sunset Nut Shelling Co. 427 Comm'l

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc. 509 Market

Yawman & Erbe Mfg. Co. 712 Mission

OILS.

Porter, W. S.2029 California

Standard Oil Co.461 Market

Union Oil Co. of Calif. 250 Mills Bldg.

OPTICIANS.

Berteling Optical Co. 186 Geary

California Optical Co. 181 Post

Chinn-Beretta Optical Co. 120 Geary

Hirsch & Kaiser.218 Post

Kahn, Geo. H.34 Kearny

Kahn, Henry, & Co. 644 Market

OYSTER DEALERS.

Darbee & Immel.245 O'Farrell

Morgan Oyster Co., The. 614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n.

PACKING HOUSE PRODUCTS, TALLOW & COTTONSEED OIL.

Willits & Patterson.Fife Bldg.

PAINTS AND OILS.

Bass-Heuter Paint Co. 816 Mission

Clineh, C. G., & Co. 114 Davis

PUBLISHERS.

Commercial News Pub. Co. 527 Commercial
Mitchell, Edw. H. 3363 Army
Mitchell, J. H. 717 Market
Recorder Printing & Publishing Co.
..... 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co. 179 First
Jackson, Byron, Iron Works. 351 Market
Price, G. W., Pump Co. 23 Stevenson
Worthington, Henry R. 148 First

RAILWAY EQUIPMENT.

Livermore, Norman B., Co.
..... Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works. 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros. & Co. 251 Montgomery
Andrews, T. P. 404 Chronicle Bldg.
Armstrong-Quatman Co.

..... 227 Montgomery
Aronson Realty Co. 160 Sutter

Babin, Landry C. Co. 423 Kearny
Baldwin & Howell. 318 Kearny

Bancroft, Paul. Bancroft Bldg.
Bew, Geo. E., & Co. 129 Sutter

Boardman Bros. & Co. 508 California
Bonfield & Ryan. 157 Sutter

Bovée, Toy & Co. 111 Montgomery
Browne, R. S., & Co. 129 Sutter

Clark, Curran. Russ Bldg.
Cowden, J. B. 339 Montgomery

Crim, W. H., & Co. Monadnock Bldg.
Dibert & White. 656 Market

Edwards, L. B. Mills Bldg.
Edwards, Reed & Brady. 245 Montg'y

Ehrenfert, Wm. 801 Fillmore
Giselman, Wm., Trustee. Russ Bldg.

Grady, John H. 151 Sutter
Harrigan, Weidenmuller & Rosen-
stirn, Inc. 345 Montgomery

Healy & Gillespie. 714 Market
Hensley-Green Co. 467 Mills Bldg.

Heyman, Oscar, & Bro. 113 Montg'y
Hoag & Lansdale. Room 708, 356 Pine

Hooker & Lent. First & Market
Kane & Co. 217 Montgomery

Kahn & Feder. 520 California
Keil Estate Co. 1209 Flood Bldg.

Langrebe, McNevin & Jones.
..... 525 California

Levy, F. & A. Co. 241 Montgomery
Lichtenstein Bros. Co. 268 Market

Lincoln Realty Co. 925 Mills Bldg.
Lyon & Hoag. 636 Market

Mackenzie & Underhill. 1006 Merch. Ex.
Madison & Burke. 30 Montgomery

Magee, Thos., & Sons. 5 Montgomery
Mann, Clarence M. 282 Bush

Marston, Frank W., Col. Marston Bldg.
McElroy, R. D. 606 Phelan Bldg.

McGaw, John, & Co. 232 Montgomery
McGerry, W. B., & Co. 41 Montgomery

McMahon, O. L., & Co. 128 Sutter
Mooser & St. Germain. 155 Sutter

Oliver, P. B., & Co. 104 Montgomery
Parkside Realty Co. of S. F.
..... 409 Crocker Bldg.

Polito, John L. 2104 Market
Pon, Albert J. 1012 Fillmore

Rich, A. J., & Co. 121 Sutter
Rossi, P., & Co. 251 Post

Rucker, Jos. H., & Co. 49 Post
Sachs, Sanford. 140 Geary

S. F. & Suburban Home Building
Society. 201 Euclid Ave.

Schroth Co., The. 251 Kearny
Schmitz, L. A. 3321 Twenty-first

Shainwald, Buckbee & Co. 27 Montg'y
Skelton, E. W. 229 Montgomery

Strassburger, I., & Co. 484 California
Strong, Belden & Farr. 157 Sutter

Truman Investment Co.
..... Humboldt Bank Bldg.

Umbesen, G. H., & Co. 20 Montgomery
Von Rhein Real Estate Co. 141 Sutter

Wayman, Guy T. Mills Bldg.
Weck, F. A., Realty Co. Berkeley

Weissbein Bros. 141 Sutter
Whittell, George, Jr.
..... Whittell Bldg., 166 Geary

Williams & Surryhine. 114 Sutter
Wolf & Hollman. 54 Montgomery

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works.
..... Merchants Exchange, 8th Floor

RESTAURANTS.

B. & D. Restaurant Co. 37 Powell
Bair, U. G. 419 Montgomery

Bergez, Franks Old Poodle Dog.
..... 421 Bush

Beths Cafe. 9 Ellis
Bruess Cafe. 8 Turk

Cafe Odeon. Eddy and Market
California Cafe. 45 Powell

Charlie's Fly Trap. 507 Market
Foerster-Lausten Co. 55 Stockton

Galindo, F. B. 139 Ellis
Grover's Restaurant. 121 California

Kilborn & Hayden. 34 Market
Larsen, C. G. 50 Eddy

Louis Fashion Restaurant. 524 Market
New Franks Restaurant. 447 Pine

Oyster Loaf Cafe & Grill (Inc.).
..... 61 Eddy

Petersen, Jacob. 7 Market
Portola Cafe Co. 18 Powell

Ravn & Karstensen. 131 Market
Solaris Grill. 354 Geary

St. Germain. 60 Ellis
Tait-Zinkand Cafe. 1680 O'Farrell

ROOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co.
..... 379 Monadnock Bldg.
Paraffine Paint Co. 34 First

RUBBER GOODS.

Bowers Rubber Works. 62 Sacramento
Goodyear Rubber Co. 587 Market
Gorham Rubber Co. 50 Fremont
Winslow, C. R., & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co. 1212 Market
Patrick & Co. 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.
..... Russ Bldg.

RUG MANUFACTURERS.

California Rug Co. 2147 Lombard

SADDLERY, WHOLESALE.

Johnson, F. S. Co. 570 Howard

SAFES.

Herring-Hall-Marvin Safe Co.
..... Second & Jessie
Hermann Safe Co., The. 120 Folsom
Parcells Safe Co. 577 Market

SCALES.

Toledo Computing Scale Co. 326 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co. 575 Market
Weber, C. F., & Co. 365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co. 717 Market

Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co.
..... Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co.
..... 501 Balboa Bldg., 2d & Market

Morse, C. C., & Co. 48 Jackson

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons. 17 Spear
Steiger Terra Cotta & Pottery Works
..... 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co. 1156 Market
White Sewing Mach. Co. 1460 Market

SHIRT IRON AND PIPES.

Western Pipe & Steel Co. of Calif.
..... 9 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave.
Delano Bros. 70 Spear

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.
..... 138 Steuart

Havistide, Withers & Davis. 34 Steuart

Hendry, C. J., Co. 64 Clay

Josselyn, G. M., & Co. 25-33 Main

Sellers & Madison Co. 96 Market

Weeks-Howe-Emerson Co. 51 Market

SHIP STORES.

Whelan, Jas. J. 110 Main

SHIPWRIGHTS.

Bowes & Andrews. 14 Steuart

SHIPPING AND COMMISSION.

Alexander & Baldwin.
..... 410 Alaska Commercial Bldg.

American Trading Co. 244 California

Balfour, Guthrie Co. 350 Sansome

Barneson, Hibberd Co. 149 California

Bates & Chesebrough. Mer. Ex. Bldg.

Gale Bros. 408 Davis

Grace, W. R., & Co. 612 California

Herrmann, Geo., Co. 310 Sacramento

Hind, Ralph & Co. 310 California

Johnson-Locke Mercantile Co.
..... 210 California

Lund, Henry, & Co. 201 Marine Bldg.

Mitsui & Co. Merchants Exchange

Meyer, Wilson & Co. 454 California

Moore, Ferguson & Co. Welch Bldg.

Newhall, H. M., & Co. 114 Battery

Otis, McAllister & Co. 310 California

Parrott & Co. 320 California

Plummer, Geo. E., & Co. 54 Steuart

Port Costa Milling Co. 210 Battery

Spreckels, J. D., & Bros., Co. 90 Clay

Williams, Dimond & Co. 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heynemann Co. 77 Battery

Ide, George P., & Co. 762 Mission

Ulman, Selligsohn & Brown.
..... 149 New Montgomery

SHOE GOODS.

Dolliver Bros. 619 Mission

SILKS.

Hart, B., & Brother. 14 Sansome

Clayburgh Bros. 25 Sansome

SILK MANUFACTURERS.

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

YOU WANT THIS TO CONTINUE

San Francisco would hardly be what it is without the Merchants' Association. During a period of sixteen years, when the city's development, as a city, has been most active, the Association has exercised a continuous influence, felt and acknowledged by almost all intelligent elements of the community, in those affairs of general interest that are commonly neglected by the individual, but that must be taken care of expertly by somebody if the community is to have a properly healthy and useful sort of growth. Without organization of some sort, the individual, absorbed in his own pursuits, is poorly equipped to accomplish much of public importance or to bring about the satisfaction of plainly evident public needs. The Merchants' Association has been the agency of just the sort of effort a person acting alone could not undertake with any good hope of success, and hence has gradually come to be the clearing house for a large amount of criticism and suggestion about municipal affairs. Its deliberations on public matters thus referred to it, or taken up on its own initiative, proceed in a calm and judicial spirit to which its influence as a steady and conservative force in the community is due. Such an institution is of the greatest value to any city.

In addition to its general influence, however, the Merchants' Association has a really remarkable array of definite achievement to which to point, beginning with its earliest activities, when it had but forty-seven members, and coming down to the long list of important services to the city set out in the president's annual report for this year. For example merely, the Association undertook the first thorough street sweeping by the block system ever attempted on the old cobble pavements of San Francisco. It took the contract and did the work for eight months, and the mechanical difficulties of the job and the waste of labor entailed in keeping the streets in a condition that would anywhere near justify the outlay of the money subscribed were what led to the successful agitation for smooth pavements.

The movement that resulted in the present charter of San Francisco was started by the Association, and its directors have studied and made recommendations upon every amendment submitted to the voters since.

The safety stations on Market street, the

utility and convenience of which are the admiration of all visitors, would never have been there had it not been for the Association, which built the first one at its own expense, and in spite of much opposition, to show the city what it ought to have. That station cost about \$600; and the Association laid out \$5,000 more on the underground convenience station at Union Square, an example the municipality should have followed at several other points, and which the munificence of Capt. James MacDonald did follow at Washington Square.

Leadership is needed for such progress, and that is what the Association has supplied. It not only led the city forward from dirty to clean streets and from cobbles to asphalt, but also from gas to electric lighting, having taken up a subscription of \$15,000 from merchants to install the first system of electric lights on the principal business streets, and thus demonstrate their superiority over gas jets.

The appliances for keeping the crowds off the right-of-way during parades were designed by the Association, and those first used were donated by it to the city at a cost of over \$1,100.

That any measure of civil service reform survived the Schmitz administration is due to the Association's obstinate defence, in the courts, of the civil service provisions of the charter.

The Association is mainly responsible for the adoption of the improvement bond issue of 1904. It rendered valuable assistance in the bond election of 1908, and the high-pressure fire-protection system was made a feature of the improvement program largely on its recommendation, after it had studied out the best systems of the country.

The Panama-Pacific International Exposition had its inception at a meeting of the Board of Directors of the Merchants' Association.

Clearly, it is not too much to say that San Francisco would not be the city it is, were it not for the Merchants' Association. Yet the organization has only begun to take hold of the larger practical problems of local industrial and commercial conditions. Last month it sent a trained investigator through the San Joaquin valley, visiting towns as far south as Bakersfield, in order to find the exact commercial status of San Francisco in that territory. He was armed with the Association's Handbook of Manufacturers In and About San Francisco, just published, and with it he visited 196 different stores in the valley. The things he discovered about trade opportunities neglected, or unknown to the merchants and manufacturers of this city, would make a book.

A city's needs, like an individual's, grow with its opportunities. The expanding interests of San Francisco demand the continued services of the Merchants' Association and it never was so valuable to the city as it will be during the next few years. To paraphrase a famous theological proposition, if there were no Merchants' Association it would be necessary to create one.

The Board of Directors of this Association resolved to ask the Trans-Continental Passenger Association to extend reduced rates to San Antonio for the Trans-Mississippi Commercial Congress, and a telegram to that effect was sent to Mr. James Charlton, Chairman of the Passenger Association, on May 14.

H. WEINSTOCK APPOINTED ON CHARITIES COMMITTEE

Will Represent the Association in the Field of Expert Charity Work.

Mr. H. Weinstock has been appointed by President Davis as an additional representative of the Merchants' Association on the Charities Endorsement Committee.

This committee is composed of representatives of the Merchants' Association, the Associated Charities and the charitable organizations at large, and its purpose is to examine and pass upon the charitable institutions of San Francisco that apply for examination in order that those worthy of public support may be recommended by endorsement.

The practical application of the endorsing principle has resulted in the starving out of almost all the fraudulent charities, and in raising the efficiency of the genuine. It has been found by experience that the merchant, who of all members of the community is most frequently asked for donations, is willing to give more generously if he knows he is being protected against imposture. The result will inevitably be the elimination of fake charities, and better support for organizations with real work to do. At the same time, the number of appeals will be lessened and the merchant's time and temper will be saved.

The complete success of the plan depends, of course, on the merchant's understanding that his real interests lie in refusing donations to all charity solicitors that can not show the Endorsement Card of the Charities' Endorsement Committee. A large measure of success has already followed the committee's efforts, and as a correct understanding of the matter grows it will become more and more difficult for the fakes to live.

FOUR ORGANIZATIONS JOIN TWIN PEAKS TUNNEL LEAGUE

Committees on Ways and Means Hard at Work and the Convention Grows.

Three sub-committees of the Twin Peaks Tunnel Convention are hard at work studying various ways of putting the project through and will soon combine to render their report to the secretary, Mr. C. F. Adams. These are the sub-committees on Bond Issue, on Assessment District and on Private Ownership. Each method is being carefully canvassed with a view to determining the best, and when a plan is reported to the convention as a whole it will probably embody the best thought and information possible to bring to the subject.

Three more improvement clubs, and the San Francisco Advertising Men's Association have joined the Convention, giving it still larger moral and popular support. It now consists of 51 organizations.

The offer of Ignatz Steinhart to donate \$40,000 to start an aquarium in Golden Gate Park if the Commissioners will provide the site and maintain the institution, is one of the handsomest proposals ever made to San Francisco. An aquarium would be most valuable. It could also be made one of the most beautiful features of San Francisco's great pleasure ground. The Commissioners should, and doubtless will, be glad to accept it in grateful recognition of Mr. Steinhart's bounty, and in memory of his brother, Sigmund, from whose estate half the foundation is to come.

Merchants' Association

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REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

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No. 167

EXPERTS IN MANY LINES ANALYZE SAN FRANCISCO'S TRADE SITUATION

Speakers at the Semi-Annual Dinner of the Merchants' Association Talk Straight from the Shoulder About the Commercial Outlook of This City

Departing somewhat from its older lines of work, the Merchants' Association held, on June 7th, a "Trade Extension Dinner" at the Palace Hotel, which many members have since declared would prove one of the most important and far-reaching in results of any public discussion yet held by the organization. Among those who thus expressed themselves was Mr. F. W. Dohrmann, the Association's founder and first president.

The subject was a practical one and the evening was devoted to the dollars-and-cents interests of the city. At times there was eloquence in the speeches, but there was no oratory of the perfervid type, the speakers having been especially requested to direct their efforts to a presentation of cold, hard facts. For some time it has been evident to the directors of the Association that the merchants of San Francisco would be the better for some soul-searching, and the addresses were designed to impel them to it. To this end, all the speeches were beautifully blunt and direct, and the three hundred odd members present undoubtedly went away thinking hard. Every member that was not present should read all of every address as printed in this paper, no matter how much he knows or does not know about his own line of business; if it does not start new trains of thought it will at least stimulate renewed and united effort to secure to San Francisco, for all time to come, commercial supremacy on this coast.

The banquet was part of the Association's campaign to increase San Francisco's trade, both at home and abroad, and the opportunity was not overlooked to make it a little object lesson in the use of California goods. The wines were California wines, the viands were all made of California products, and there were even five numbers on the musical program that were "Made in California"—being the work of California composers. It is the intention of the directors of the Association to follow up all the promising suggestions made as well as the general campaign with direct, practical committee work that shall bring about tangible benefits to local business.

The subject of the evening, as stated in the program, was: "How to Increase San Francisco's Trade." Retail business, wholesale business, manufacturing, advertising and foreign trade were all discussed by as many experts. Mr. I. Friedman spoke of "The Retail Outlook and How to Take Ad-

vantage of Our Opportunities." Mr. Gustave Brenner discussed the question, "Do We Want More Business?" Other speakers and subjects were: Mr. W. V. Stafford, "San Francisco's Manufacturing Industry—What Essentials are Necessary for its Growth and Development"; Mr. F. E. Scotford, "What

Advertising Effort is Necessary to Increase San Francisco's Trade"; and Capt. Hibberd, "What Efforts are Necessary to Increase San Francisco's Foreign Trade." Brief, forceful, logical and convincing, all these addresses demand the attention of the whole business community. They follow in full.

PRESIDENT ROBBINS OUTLINES THE CONDITIONS CONFRONTING THE CITY

I. Friedman Shows How to Increase Retail Trade, and Insists on the Importance of Better Transportation to Attract Home-Builders

In opening the discussion of the evening, W. H. Robbins, Jr., president of the Association said:

Fellow Members of the Merchants' Association, Most Welcome Guests: Our Association has been officered by men that have accomplished much and in whom our membership has deservedly had every confidence. The field is wide, and we have always stood for the best there was in the community; and your new officers, while appreciating the honor done them, realize the magnitude of the work before them, and pledge the best they have in ability, application and attention to the Association's needs. Your President wishes to remind you that his latch-string is always out, and your suggestions will be highly appreciated.

New Conditions to Meet.

We have discussed, from many angles, at our semi-annual banquets, topics that rightly come under our charter, namely, those tending to promote the welfare of San Francisco. In the last four years we have been confronted by circumstances so unusual that they have given birth to big issues, to meet which no precedent had been established, and as some of these seemed paramount, your committee selected from the prominent subjects discussed each week by your directors a few that have certainly touched upon the greatest good of our community.

Now, the situation is much changed. The stress of artificial conditions engendered by the great fire has been alleviated. We are settling back in the traces of more usual business conditions, and it is high time that we attempt to put our general business household in order. We have before us a subject that is all important to every merchant—"How to Increase San Francisco's Trade."

More Business Is Required.

We do not for a moment think that San Francisco's market is narrowing, nor that the volume of her business is less, but we do know that with our new buildings, our new fixtures, our new equipment and our high insurance rates, more capital is involved and more is represented in our investment than was the case before the fire; and we cannot rest content with what, assuredly, was a good business then, but we need more volume now and must reach out further and encompass more in our transactions.

We know—if we stop to consider—that the pop-

ulation of our State is greatly on the increase; that the big ranches are being cut up to accommodate the increasing immigration from the Eastern States; that the era of the small agriculturist is dawning; that wealth untold is at our very doors in the development of the great oil fields and its incident industries; and now the question is, are we of San Francisco securing our percentage of the increase in California's trade? If not, why not? And what steps does it behoove us to take to get it?

Our Market Area Contracting.

In years gone by, San Francisco secured orders for large amounts of merchandise from other Coast cities. The value of these requisitions was an appreciable item in our transactions. But as these cities grow out of their swaddling clothes they develop greater facilities within themselves. They become more self-supporting and are less dependent upon us to supply many of their needs. In order to supplant this market, are we alive to the opportunities afforded by the many towns springing up throughout our fertile valleys? Are we looking far enough ahead? Do we appreciate that trade follows the man who solicits and demands it?

Now, as to the retailer—we know from our bank clearings, our reserves and the price of money that there was never so much available in San Francisco, and that times are not hard, and, therefore, the distribution of more of our commodities depends upon our securing more people to buy. What can we do to accomplish this end? Our birthright is a most bountiful one. We have the location, the means of transportation and the golden opportunity of the great trade of the most prosperous State in the Union, as well as the increasing needs of the Orient. Are we going to grasp it? Are we going to measure up to what is so freely offered? It is up to us.

President Robbins presented, as the first speaker of the evening, Mr. I. Friedman, who said:

There was a time when, if you said San Francisco, that meant California. When you said California that meant San Francisco. But today we are farther apart, and what San Francisco needs is to get closer to the State, and do it now.

Our oil industry is developing a vast supply

of cheap fuel. We are generating a stupendous amount of cheap power. Railroad improvements are being projected on all sides. With the Western Pacific already here and the Northern Pacific soon likely to be, four railway systems will unite us closer to that great civilization beyond the Rockies from which we have been too much isolated. The old-time ranches of vast extent are being cut up for the home-seeker and colonist. The products of the soil are yielding more abundantly than ever.

Expanding Opportunity.

With all these activities rapidly entering into closer and proper relations with each other a great supply of wealth is being created and a large population will be attracted to this State. San Francisco as the great distributing agent and source of supply can benefit much, but she must wake up and exert herself. It is surely an encouraging outlook for prosperity, and the San Francisco retail merchant should absorb a share of it.

But instead of just waiting for the retail business that drifts our way, let us see if we can find means to stimulate it.

We shall begin with the visitor. With the approach of prosperity many a farmer and dweller in the small towns will visit us for a longer or shorter period. It's up to us to make that stay longer rather than shorter and create the desire to repeat it soon. These country visitors must be made to feel that they can visit our city in safety, shop advantageously, and enjoy themselves generally. Let us advertise these facts and back them up when put to the test. Country people visiting us all spend some money in our stores, and by courteous and efficient store service we can increase the popularity of San Francisco as a shopping center.

Take Care of the Visitor.

Hammer into your organization, from manager down to errand boy, that out-of-town customers must absolutely experience no disappointment, and you will go a long way toward inducing country people to shop oftener in this city, and they will spend more when they do come.

A failure to have a gown ready for a fitting, a disappointment in the delivery of a suit of clothes, or a mirror broken in shipping may seem trifles. But such trifles may destroy the confidence of your customer, and that much purchasing power may be kept out of San Francisco.

Make It a Vacation City.

City people go to the country for a vacation; why not encourage country people to come to the city? Of the many people from the Sacramento and San Joaquin valleys who flock to Sacramento and neighboring resorts to escape the oppressive heat, very few spend any time in San Francisco.

Yet many of these would spend a part of their vacation in the city if they knew they could secure good accommodation at moderate prices and were reminded of the theaters, cafes and other attractions which abound here.

Advertise city life at country prices and we will get a good slice of their vacation money.

Educate the Tourist.

Each year during the hot summer season a host of people from the middle West and South go abroad or seek Eastern lake and seaside resorts. Considerable of this travel could be diverted westward to the great advantage of San Francisco. The railroads have already blazed the way by advertising California as a summer resort and offering a special round-trip summer rate from Eastern points to California and return with generous stop-over privileges.

Last year most of the tourists taking advantage of this rate stopped off at San Francisco, but departed too quickly. Apparently they learned too late of the charms of our city and could not then devote the time. Now, why not enlighten them before they start so they may arrange for a sufficient stay? Intelligent and well-directed advertising will do it. Why, aggressive advertising on the part of our city supplementing that of the railroads would so stimulate the volume of this business that a swarm of Eastern tourists would pour in and out of San Francisco all summer.

Get the Conventions.

For some years we have been talking about an auditorium suitable for great assemblages, that we might share in the large and lucrative convention business done by the big cities of our country.

You all know the importance of conventions;

how they are the means of bringing thousands of dollars to a city, and even though it starts with a hotel man or saloon man, that money is kept rolling until no channel of business or trade can escape its stimulating influence.

It is gratifying to know that private capital has been found with enough faith and hope in our future to commence building a costly convention hall capable of accommodating 18,000 to 20,000 persons.

Let us hope that it will reflect the artistic spirit of new San Francisco so that it may prove a beautiful as well as useful landmark.

Of the thousands of conventions held in America last year how many did we secure? I'm ashamed to tell you.

And yet right here exist conditions peculiarly favorable to making this a great convention city.

The Finest Summer Climate.

Summer is the principal convention season, and what big city, then, offers a more agreeable climate for large indoor gatherings than ours? What big city offers more amusements generally during the summer, and how many can vie with us in our splendid cafe and hotel accommodations?

Convention boosters, get busy. Put on steam and we'll have that convention hall working overtime.

As well as great indoor gatherings, we should hold festivals, athletic events and other outdoor celebrations, as these all attract strangers.

Regarding that particular outdoor celebration planned for July 4th, opinion is not entirely unanimous as to whether such a spectacle helps or hurts the community. But one thing is sure, it will attract a considerable disorderly and criminal element, and it is imperative that this element be kept absolutely in check. If we emerge from the fight excitement with even less crime and disorder than during a normal period, it will demonstrate to the country that law and order are still sacred things in San Francisco, and such a demonstration would be mighty good advertising.

But Population Is the Great Thing.

Attracting visitors from far and near will help us materially, but, after all, if we can not attract permanent population to our city, we can not progress.

After the fire we lost a large part of our population to the suburban towns on both sides of the bay. Some of this population has been returning, but not fast enough. Now, we have no hostility toward our sister cities. Let them all prosper, even Oakland; for are we not looking forward to the day when Oakland will be a sparkling jewel in the crown of Greater San Francisco? One hundred and three thousand people are living across the bay who work here or have their business on this side. One hundred and three thousand are earning their money here and spending most of it elsewhere.

Transportation Is Vital.

Many have now invested in little homes and are lost to us forever as residents of San Francisco. Still there are others anxious and willing to come back. Let the real estate men help them by getting in touch with these people and showing them that rents are now lower with desirable vacancies to be had. But low rents alone won't bring enough back. Something even more vital to our welfare is needed, and that is adequate transportation facilities. We must reduce the hardship and save the time of the people in going to and from work and their homes in the city.

Better service must be provided to those sections of the city already built up, and until the other sections get some service they can't build up.

Too Much Land Vacant.

Large areas within easy riding distance of town are lying idle. Proper transportation facilities would render them available for cheap homes; an opportunity that would be eagerly grasped by the thrifty mechanic and wage earner; and let us not forget that the men with their own homes are our greatest civic asset. Hundreds of cottages would rise on those now vacant tracts, affording investment to capital and employment to labor.

Now, the question is are we going to sit quietly and allow the indifference or inability of the railroad to retard our development?

Must Have Tunnels.

To nourish and foster retail business properly all parts of our city must be rendered accessible, and for this several tunnels are necessary.

Communication with the retail centers should be

made easy, convenient and direct, not alone for the pedestrian, but for vehicles and street cars as well.

To accomplish this Seattle is leveling her hills and Los Angeles has built tunnels already. At North Beach we have a large population practically isolated from the retail center. A tunnel through Stockton street would bring that section within a few minutes of the shopping district and enable women and children to reach us conveniently through a decent thoroughfare instead of being compelled to go in a round-about way or having to pass through Chinatown or the Barbary Coast. It would also make considerable property available for cheap flats and apartment houses.

Bringing Back the Home-Builders.

This would prove of great benefit to many clerks and mechanics, who would gladly move back to the city if given the opportunity to rent cheaply within easy access of their places of business.

Adjoining real estate would enhance in value, and the North Beach merchant would increase his business through the additional number of people who would reside in that locality or visit it.

This tunnel can be built in a few months and would cost \$450,000, a comparatively small sum, considering the great benefits to be gained.

So far favorable action has been taken by the Board of Public Works and the Street Committee of the Board of Supervisors, all of whom are in hearty sympathy.

But public improvements, however pressing or valuable, are subject to the laws' delays and others. So if you want to see that tunnel, and see it soon, you must keep right on the job.

When finished it will prove a striking object lesson and pave the way for others.

More Employment for Labor.

Now, easy communication and adequate transportation facilities are wonderful helps, but if San Francisco is to flourish we must attract population on a larger scale.

More employment must be created to induce more people to settle here. We must become an industrial center, but that is impossible until we establish proper relations between labor and capital.

Unite.

Gentlemen, if labor and capital in San Francisco, instead of standing apart, each with a chip on its shoulder, will come together with a sincere and earnest desire to promote their welfare and the welfare of the city, some way will be found to insure our industrial peace and accelerate our industrial expansion.

That is the root of many of our evils. We lack the get-together spirit. Now that we are on the eve of the Panama-Pacific Exposition, this is a most auspicious time for starting an epoch of getting together, an epoch that will make the knocker ancient history in San Francisco.

The Exposition will be a municipality in itself, and five years is none too long to prepare to receive the nations of the earth with your city and your exposition thoroughly and completely equipped to meet the demands of health and comfort, of safety and enjoyment, of the multitude to whom this will be the Mecca in 1915.

So, clear the atmosphere of the strife and discord which have so long bewildered and hindered us.

Let us get to work with a unity of purpose and a concentration of effort that shall sweep every obstacle from our path and place our city on a pinnacle that will make San Francisco an inspiration and an example to all the cities of the world.

At the conclusion of Mr. Friedman's address, President Robbins said:

Gentlemen, you must remember that whether or not Oakland is to become a bright star in Greater San Francisco's diadem, we are set with good surroundings, and we cannot for a minute think, from a farsighted policy, that San Francisco can go ahead without bringing and helping her surrounding cities to go ahead with her.

The day has gone by when men or corporations or cities can climb over the corpses of their competitors. Now, some retailers say that if you get the retail trade here the wholesale is bound to come; some wholesalers say, if you get the wholesale trade here the retail will come. We would like to hear Mr. Gustave Brenner on the wholesale question.

[Continued on Page 3]

WHAT THE WHOLESALER CAN DO TO DRAW AND HOLD BUSINESS

Gustave Brenner Points Out the Difference Between Salesmen and Order Takers and Tells of the Association's Wholesale Committee

Mr. Brenner spoke as follows:

Mr. President, fellow members of the Merchants' Association and guests: I venture to say that if we were to take a vote here tonight on the question, do we want more business, and if we had the entire wholesale community here to vote on that question, the result would be unanimous in the affirmative. There is therefore nothing left for us to do but to see how that can best be accomplished and to devise ways and means for attaining, not temporary benefits, but lasting results.

Valuable Assistance.

I have good news for the wholesale merchants of San Francisco. At the last meeting of the directors of the Merchants' Association it was determined to have a committee composed of wholesale merchants who will act jointly with the directors of the Association for the purpose of laying plans for permanently and forever after placing the wholesale merchants of San Francisco in a position to study the conditions that exist in the city and in the interior and to make such plans as will not temporarily or spasmodically, but permanently, place them where they belong, and that is at the top of the ladder; because San Francisco is the metropolis and the main distributing point of the Coast, and it is but fair and right that they shall by a thorough organization unite to watch the ever-changing conditions of the retail trade of the city and of the Coast, and be prepared to meet them.

An Important Move.

There have been periodical attempts made on these lines, but no permanent good has come of them; nothing that we can point to with pride and satisfaction; therefore I congratulate the wholesale merchants of San Francisco upon the action of our President in appointing a committee to work with the wholesale trade for permanent betterment.

Recently one of the representatives of the Merchants' Association was sent through the San Joaquin Valley for the purpose of investigating the conditions there, and to find out how the San Francisco wholesaler and jobber and manufacturer really do stand in that valley, presuming that the conditions in that valley would be more or less a guide and an index to the status of the San Francisco wholesale merchant elsewhere. Mr. Manley took this trip and was gone, I believe, about three weeks, and we find that the disposition of the merchants in the interior is in the main most favorable to San Francisco. They want to buy goods in San Francisco whenever and wherever they can, and if they don't do it, it is mostly the wholesaler's own fault. Now, gentlemen, when we come together here as members of the San Francisco Merchants' Association at these affairs and exchange ideas with each other we have no fear of hurting anyone's feelings, and we know that no one would for a moment suspect any speaker of any intention to do so. We can only get results by being absolutely outspoken with each other, calling a spade a spade; because it is only through the mistakes we make that we learn. And therefore we will be quite frank and open with each other.

Varying Proportions.

In the San Joaquin Valley we get 90 per cent of the trade in some lines; in those lines where San Francisco houses are well equipped in every way, where their prices are right, their goods satisfactory, their terms as liberal as those of their competitors, their shipments prompt, attention to detail good, and where they have an excellent reputation for square dealing and proper treatment. In other lines we get 75 per cent; in other lines 60 per cent, 50 per cent, 30 per cent, 20 per cent, and so on. In some lines we get very little, and in still other lines, strange as it may appear, we scarcely get any trade at all.

We are not going to criticize tonight, to find

fault, or to roast anybody. We are here to study conditions and improve them.

That San Francisco should have no trade at all in any line is simply out of the question and unpardonable, and it won't do.

Business Trips Are for Business.

I want to refer at this time to the trips we have made with the Chamber of Commerce. They have been instructive, but we have not derived the practical benefit from them that we should have received. A special train, very comfortable Pullman cars, a special dining car, excellent service, splendid cuisine, observation car from which we have observed the scenery and agricultural fields and oil wells and so on, but we did not sufficiently observe the real thing for which we went on those trips. Now, when we take those trips,—and we should take them, and take them frequently,—do not let us disguise the object of them. They are business trips pure and simple. Let our trips be timed so that we have sufficient time to go to our customers and say to them, "Gentlemen, we are here on business."

Proper Business Energy.

It is not beneath the dignity of the head of the house to go out and talk and solicit business. That is what he ought to do. The retail merchant in the country will not appreciate anything more than having the head of the house come to him and say, "My name is so and so; I am very glad to meet you; here is my card. Such and such is what we keep. What do you use mostly?"

Then let us go home and prepare ourselves to meet those requirements. I can assure you, having been on two or three of those trips, that the retail trade will appreciate your frank efforts to such an extent that you will soon see your business grow.

Ship the Order Promptly.

Another reason why we do not get more trade in certain lines is because some of the wholesale houses here are not properly organized. They are not prompt in shipments. When a country merchant wants merchandise he wants it, and he wants it right away; that is the reason he orders it. He waits and waits, and he doesn't get it. The result is if he can get better delivery from some other source of supply he leaves the San Francisco market. To the organization of the wholesale house I will, with your permission, refer a little later.

Railroad Willing to Help.

Another reason for the lack of trade is that there has not been sufficient attention paid to the railroad transportation facilities. We find in Mr. Manley's report something that will surprise you all. You know where the town of Lemoore is. It takes ten or twelve days for merchandise to reach Lemoore; goods are shipped from here to Hanford, reloaded at Hanford for Coalinga, going past Lemoore, are then reloaded at Coalinga and shipped back to Lemoore. I am sure that the only thing that is needed is to take the matter up with the railroad people. There is no question in my mind about what the railroad company would do in a case of that kind, because it is friendly to us. I am sure that it will give us through cars to Lemoore and the towns in the Lemoore class. You will have through cars leaving for these towns every night, and that will remove that very serious and objectionable feature.

Make Volume Count.

Another thing the wholesale merchant ought to do is to be willing to do a wholesale business; that is, to sell large quantities on a small margin

of profit. Of course, that comes pretty hard. A large number of San Francisco merchants have been in business here quite a few years. They started at a time when there was very little competition, the profits were good, and it is pretty hard to keep cutting profits down all the time. But as a matter of fact there is greater profit in doing business on a small margin of profit if you can sell the quantity; and that is one of the things that will enable San Francisco to get the large retail trade, whether it be in the city or outside of the city.

Today we received a letter, which I asked the Secretary to give to me so that I might read it to you, from Mr. Wheeler of the Traffic Bureau of the Merchants Exchange. I think you will find it interesting. It reads as follows:

"San Francisco, June 7, 1910.
"Mr. L. M. King, Secretary Merchants'
Association, San Francisco.

"My Dear Mr. King:—I have read with deep interest the synopsis of your Mr. Warren Manley's report concerning trade conditions in the San Joaquin Valley. While, through my knowledge of the situation gained through other avenues, I am prepared to agree as to the five leading causes assigned for San Francisco's failure to get more business in the Valley, there is, in my opinion, a sixth cause of far more potency than any of the others, and that is our great disaster of April 18, 1906, which temporarily put our merchants and manufacturers out of business. It developed in the testimony at the hearing of the case of the Associated Jobbers of Los Angeles vs. Southern Pacific Company and Atchison, Topeka & Santa Fe Railway Company, whereby the Los Angeles merchants are seeking through reduced freight rates to increase the volume of their business in the San Joaquin Valley, that prior to that date Los Angeles merchants had made little or no effort to obtain business north of Bakersfield. Immediately following the fire, the Los Angeles merchants extended the field of their travelers to cover substantially the entire Valley and the very necessities of the merchants in the Valley forced buying in Los Angeles pending the re-establishment of the San Francisco jobbers and manufacturers. This gave Los Angeles a foothold in the Valley which she is now not inclined to relinquish, and she is today claiming as a permanent right what was temporarily bestowed upon her as a result of San Francisco's misfortune. Hence her suit before the State Railroad Commission.

"There is no doubt that, following the fire, a great deal of business formerly enjoyed by San Francisco was permanently diverted to various competitive cities such as Los Angeles, Sacramento and Portland; that is to say, permanently *up to date*. I am hopeful, however, that through the activities of your organization, with which this Bureau will always be glad to co-operate, San Francisco will be successful in bringing back a substantial volume of this diverted business and at the same time secure *all the new business* consequent upon the rapid growth of that part of the State directly tributary to her.

"Very truly yours,
(Signed) "WILLIAM R. WHEELER."

I referred a little while ago to the trips that had been taken by the Chamber of Commerce. Very shortly there will be a trip arranged to Klamath Falls, a business trip pure and simple. The Chamber of Commerce will arrange this trip for the purpose of getting the merchants of San Francisco better acquainted with the trade in that section of the country. It is unnecessary for me to suggest the advisability of as many wholesalers and manufacturers going on that excursion as possible.

Education of the Retail Trade.

The next point that I want to make is what I would call the education of the retail trade. Mr. Friedman called your attention a little while ago to what he calls, and justly calls, an injustice—103,000 people earning their living in San Francisco and spending a good part of it elsewhere. That is one of the reasons why wholesale business is not better.

Let us take the San Francisco retail trade to start with. There are a number of classes. First, the small merchant; we have not much fault to find with him because he must buy his goods in San Francisco from the San Francisco jobber;

he cannot buy sufficiently large quantities to justify him seeking to buy his goods elsewhere, nor to warrant any Eastern house calling on him.

Then comes the man a little larger than the small retail merchant. He kicks over the traces once in a while and buys goods outside of the San Francisco market which he could just as well buy from a San Francisco jobber, but he is growing and he wants the distinction of buying East.

Thoughtlessness.

Then comes the large and representative retail merchant and the department stores. Now, gentlemen, this is a very serious matter upon which we are going to touch. It is something I would like to impress upon every retail merchant, primarily, in the city of San Francisco, and then upon every retail merchant in the State of California, and finally on the Pacific Coast. After all, we are Californians; after all, those of us who do business in San Francisco are San Franciscans. How and why has the representative retail merchant been able to become a representative retail merchant? Because, Mr. Retail Merchant, the public of San Francisco, which includes the wives and children and thousands of employees of the wholesale merchants and manufacturers have patronized you and have enabled you to make money and to grow.

It will not do for you to forget that, gentlemen, unless you do not care anything about the prosperity of your city. I am sure there is no such feeling, and I am sure further that when a retail merchant buys goods outside of the city that he could as well buy in the city, it is thoughtlessness in most cases. It is barely possible that there are some few cases where the thing is done with malice aforethought, where the department manager or perhaps the head of the house himself likes to say, "No, I buy my goods in New York." Well, now, that is not smart at all. By every dollar that you send out of the city of San Francisco you are making yourselves poorer. That dollar does not circulate here; it circulates elsewhere, where you never see a sign of it again.

Make Your Buyers Buy Here.

Therefore, for your own protection, for the benefit of the city in which you live and do business and which gives you the opportunity of growing and becoming wealthier and more representative all the time, give strict orders to your department men to buy as little outside of San Francisco and as much in San Francisco as they can, and fire the man who won't do it.

As I said at the beginning of my address, gentlemen, we are not here to hurt anybody's feelings, and I know that what I say will not be misinterpreted. We are here to look the conditions straight in the face as they exist, and if they do not exist right we should make such changes in our system as will make them exist right.

Profits Sent Away.

The same thing applies to the country merchant. The country merchant primarily is a Californian; it does not make a particle of difference whether he does business in Los Angeles or in Petaluma or in Shasta or in Indian Gulch, he is a Californian, and every dollar that any retail merchant in the State of California sends out of the State is gone forever. He cannot recover any part of it. It is lost to the State. He cannot dodge his part of the loss; he has to stand it, but he doesn't know it. I therefore ask the retail merchants assembled here tonight, and I hope that it will not alone take root with themselves, but that they may preach the gospel of home industry and the patronizing of our local wholesale merchants to the greatest possible extent.

Sometimes we hear the complaint that the wholesale merchant does not keep a sufficiently large assortment. Well, have you encouraged him sufficiently to keep a large assortment? That is the question. You just see how quickly the wholesale merchant will keep all the assortment you want if you just show him an inclination to buy from him and to give him the preference, everything else being equal.

No Reason for Pessimism.

We are told that occasionally a big retail house instructs its department men to buy all the goods they can in the East and simply use the local wholesaler as an accommodation. Well,

that anything of that kind exists I am inclined to doubt. I am no pessimist. We hear about the San Francisco knockers and all that sort of thing. That is all poppy-cock, all nonsense. We have as many boosters in this city as there are in any city in the world. Don't let there be any mistake about that, gentlemen. I know whereof I speak. We can accomplish pretty nearly anything we make up our minds to accomplish in this town. Make no mistake about that, either.

Salesmen, or Order Takers.

The next thing I would like to touch upon is the organization of the wholesale house—the salesman, the stock clerk, the shipping department, the credit-man. Are your salesmen really salesmen or are they just order takers? Good salesmen will build up your business. Poor salesmen, no matter how good your stuff is or how right your prices are, will spoil your business. I want to digress just for a moment, to call your attention to something I overheard many years ago, where a wholesale house had advertised for a salesman and they finally concluded to engage a certain man. I overheard this conversation, "Well, I think we will take Mr. So and So;" "Yes, yes, let's take him; he is a nice-looking chap and makes a fine appearance." Well, he was a nice-looking chap and he did make a fine appearance, but he didn't hold the job long because he couldn't sell goods. Which reminds me of the story of Hiram and Rube going through the Zoo in Central Park, New York. Rube was a great admirer of nature, but Hiram was inclined to be of a rather practical turn of mind. Rube and Hiram were passing a flock of peacocks. Rube stopped and said, "Hiram, isn't the peacock a beautiful bird?" Hiram said, "Yes, a beautiful bird, but it takes the stork to deliver the goods."

Tardy Shipments.

Now, the next proposition is, what sort of clerks have you, the men who fill your orders? Do they go to it and get out the orders quickly and get them into the shipping department, and does the shipping department get them out of the house at the earliest moment? That is one of the things there is great complaint about, and we find that the wholesale merchants of San Francisco lose a great deal of trade on account of the fact that they do not ship orders promptly.

What the Credit Man Can Do.

Then take the credit man. The credit man is a comparatively recent discovery. But single-handed I don't know of anyone who can make and save more money for his house and help more to establish trade than the credit man. If he is clever and diplomatic and knows his business he can turn down an order and get the man's trade back any time he wants to. Now, that is an art. I mention this to you wholesalers. If you have a good credit man you have about the most valuable asset in your business that you could have. If you have not a good credit man, get one, or train the man you have. And here we get back to the old bug-bear of co-operation and lack of co-operation, and all that sort of thing. It is the credit man that is responsible, generally, more than any other man in your employ, for the frank and open interchange and exchange of courtesies and information that now exist in our community and which a few years ago were altogether unknown to us. No more of that secrecy, no more of this selfishness; it is a proposition of frankness and openness and opening your books to each other and exchanging information. All that will certainly make the wholesale business of any community healthier and better and eventually very much more profitable; and it reduces your losses materially. I might say that there are about thirty-eight of these local credit men's associations in this country. Then there is the National Credit Men's Association, which issues a lot of literature written by experts, and it is well worth reading and studying and profiting by.

Debtors That Fail.

There is one other thing I would like to suggest, and that is the question of failure of debtors. If a man fails, and it is an honest failure—if he has met with misfortune, if he has had sickness in his family, or anything of that

sort, in Heaven's name give him another chance; give him as favorable a settlement as you have a mind to. But when a man fails, and you know that that failure is premeditated, that he has deliberately laid his plans to do you up, if you give that man a settlement and permit him to remain in business to compete with his honest neighbor who pays 100 cents on the dollar; well, you don't deserve to be in business—that is all there is to it.

How is it possible for the legitimate, honest, hard-working, industrious merchant to compete against a commercial shark that goes in to steal, gets a settlement, and owns his goods for 30 or 40 or 60 per cent less than the honest man? It is not possible, it is not right, it is not just. Never mind whether you get 20 or 30 or 40 cents on the dollar more for your debts, you are better off to get less. Ostracise the man from the commercial community. There is nothing else for you to do. Let that man go to work for a salary. I do not want to damn a man because he makes a misstep, but that is a misstep that is absolutely unpardonable, and he should be taught the lesson that he deserves.

The United City of San Francisco.

Now, gentlemen, there is a great deal to say about the wholesale merchants of San Francisco and the wholesale business of San Francisco, but my time is up. I want to say, however, just one thing more, and that is in reference to an old, threadbare and almost worn-out saying—in fact, two of them; one of them is, in union there is strength; which implies that in lack of union there is weakness. The other is that a house divided against itself must fall, which again implies that a house united within itself must stand.

I know of no two sayings, old as they are, the application of which will bring better and quicker and more beneficial results.

There is nothing that the citizens of San Francisco cannot accomplish when they make up their minds to do it. We made up our minds to have a Mid-Winter Fair many years ago, and we had it, and it was all right. We made up our minds to have a Portola festival a little while ago, and everybody went to the bat and we certainly had one of the greatest festivals that ever, on short notice, was pulled off anywhere. Now, we are aiming to get the Exposition here in 1915. I wonder whether there is anybody here in this room that questions for one moment that we are going to have that exposition. Please remember, gentlemen, that San Franciscans have made up their minds to have that exposition, and that ends the matter. We will get it.

Co-operate.

Now, let the wholesale merchants of San Francisco, with the same determination that characterizes the real San Franciscan—and there is no better man and no abler man anywhere than the real San Franciscan—that is the kind we refer to—I say let the wholesale merchants of San Francisco get together with the committee which will be appointed; let us join and put this wholesale community in a permanently healthy, unsatisfactory condition. I commend the wholesale merchants to the disinterested care and attention of that committee. Meet them, gentlemen, in a whole-souled spirit of co-operation; realize that it is not alone for your interests, but it is for the interests of the State of California and the city of San Francisco—the city we love, the city we work for, and if necessary would fight for to a finish. I thank you, gentlemen, for your attention.

When Mr. Brenner concluded, the toastmaster said:

Gentlemen, we want to remember that when we are attempting to do business with a merchant in the Sacramento and the San Joaquin Valleys we have him on our side; we do not have to fight to win him; we simply have to satisfy him with our goods on time. We have no handicap; we have his assistance; he meets us with open hand and open book.

Our representative called on 196 different dealers in different towns. In practically every instance he was met more than half way. He was given information in every line—inside information as to the name of the concern of which the valley merchant bought in San Francisco, prac-

tically the percentage of his supplies that he purchased here, the name and the percentage of purchases that he made in other places, giving the name of the place. All this is being written up and tabulated, and it is our intention to place certain data, leaving out confidential names and so forth, in the hands of different lines of our members so that they may profit by what we have learned as to the percentage of business they lose, what they get, why they get it, why they lose it. We believe that that will give us some practical information and be of some real good to our individual members. Mr. Friedman touched upon the fact that we are to have a convention hall. You will be interested to know what else in the way of a public building is coming to San Francisco. We received this afternoon a telegram from Congressman Kahn which I will read: "Mr. Hayes and I were assured that public buildings

bill will carry \$500,000 for sub-treasury." That is no more than we wanted, but it is a little more than we dared hope we might receive.

It has been mentioned that the real success of a community depends upon the home-owner. The real success of a community also depends on keeping money in circulation, which is done by the man who receives his pay every Saturday night. The bone and sinew of our most prosperous cities is the mechanic whose work is dependent upon the manufacturing industries. The city of Chicago prides itself on its strength, on its growth, and because of the fact that within its confines it has 55,000 manufacturing industries. Our manufacturing plants are out of all proportion to our population, compared with Chicago's. It is a very important item in our industrial life. We shall be very glad to hear from Mr. Stafford on the subject of manufacturing.

REBUILD THE CITY'S BUSINESS AS WELL AS BURNED BUILDINGS

W. V. Stafford Makes Some Plain and Straightforward Statements About the Relation Between Capital and Labor in San Francisco

Mr. Stafford said:

It is estimated that ten years ago over 20,000 men were employed in the iron trades around the bay of San Francisco and on the peninsula. Today there are approximately 5,000.

Census reports show that in 1904 there were about 4,500 manufacturing plants in the metropolitan area or bay territory of San Francisco. At that time the increase exceeded all other cities in the United States, except Buffalo and St. Louis, by thirty-four per cent. Today in the same area there are less than 2,000 manufacturing plants, a falling off in six years of over sixty per cent.

Oil Well Supplies.

The fabrication of oil-well equipment for Central California amounts to millions annually. About five per cent. of this business comes to San Francisco. Los Angeles is six months behind with her orders, cannot fill them, and is coming here to get her surplus work done. It is claimed that the high-class mechanics are ceasing to come here on account of the uncertainty of employment. They go to the oil-fields and the cities to the north and south of us.

In the past San Francisco held her own in shipbuilding. She had a monopoly of the manufacture of mining machinery, boilers, gas engines, and pumping plants for the western coast. It is conceded that the quality of the work turned out in this city is unexcelled, but the mining machinery has gone entirely, and the indications are that the other things are going.

I am advised that in the past, organizations of the type of the Merchants' Association, have used their influence with transportation companies for freight rates to be so formulated as to discriminate against local manufacturing industries in the interests of Eastern agencies.

Business Does not Have to Come.

It is essential that the San Francisco manufacturer shall realize that the "Golden Age," the days that immediately followed the "Manana" days of the Spaniard, have passed. For forty years the local merchant rested easy in the assurance that business in his line had to come to him. His traveling man was more in the nature of an order clerk, calling socially upon customers up and down the coast, through the central valleys, and along the mining camps of the Mother Lode. In more recent years distant cities sent their agents further afield and the business began to divert.

The fire burned away more than the stores and factories with their contents. It burned away the old-time business connection with the interior merchant. Competitive communities were not slow to take advantage, and San Francisco has undoubtedly discovered that it is as big a thing to rebuild her commerce as to rebuild her city.

Has she discovered that it is just as necessary to rebuild her business in an up-to-date manner, solidly, systematically, by modern methods, as it was to so reconstruct the city?

An important essential is industrial peace. It is regrettable that much of the public discussion of labor questions is superficial. This is not because most of those who have discussed such problems in public have not a perfect apprehension of the real issues, but because they shrink from dealing with the facts as they are lest they provoke acrimonious

discussion, or, from motives of policy, prefer to gloss over the real points of controversy.

Absence of Frank Discussion.

What representatives of capital and labor say in public in regard to their respective conditions even bears no resemblance to what they say among themselves in private.

The fact is, organized labor always intends to get all it can by any means that are available, peaceful if possible, violent if necessary. The fact on the other side is that employers as a class want to reduce labor costs to the lowest point possible, and if it were possible would go to any length to destroy unionism because its effect is to raise labor costs. And when each side knows precisely what the other side thinks and wishes, it is in all respects best to recognize it.

Economic Pressure.

What some individuals on either side think or feel does not count. The conflict between labor and capital is the result of economic pressure on both sides which neither side can wholly resist. The only way of dealing successfully with the situation is by the united action of both sides, each frankly conceding that it would reduce the other to slavery if it could, and each frankly conceding that this desire is impossible of achievement.

We recently attempted to get a perfectly frank discussion in the Commonwealth Club and did not succeed. Neither side stated frankly its full desires as felt and expressed in private among those of that side. The discussion was interesting and doubtless helpful. I hope and believe it will lead to much franker and equally friendly intercourse in the future. It is to be feared that there must be further contests in this city before either side is ready for industrial peace. That peace will certainly come, but it can come only from equal economic pressure on both sides, and economic forces, while tremendous, act slowly. Whatever each side finally agrees to will be because upon the whole it pays, and neither side will know what pays best until it has tried everything out, and passion has exhausted itself.

Competition Between Communities.

Sentiment is powerful locally, but sentiment can never prevent strong competition between industrial centers. In such contests the interests of all classes in each center are identical, and that, with the aid of sentiment, must bring them together. The greatest success will come to those centers in which capital and labor co-operate most sincerely. The fact of present antagonism counts little. Passion, happily, is fleeting. The best friends are often those who have fought until they have learned to respect each other.

Slugging.

I have said, regardless of what they say, the rank and file of union men believe in slugging if necessary to win a strike, and I think they should frankly say so and defend it as we defend the rebellion against King George in 1775. They do not slug or encourage slugging because they are naturally brutal, but because it is usually their only way to win. When it is not necessary they do not slug, and in most cases if strikers went off about their business and did not intimidate, their places would be filled and everybody knows it. Violence is essential to the winning of some strikes. At any rate, passion

induces it and the sympathy of the strikers is with the sluggers.

I have said that employers would reduce wages to the starvation point if they could. That is not because they are hoggish and unfeeling, but because in the intensity of modern competition where the weakest will certainly go to the wall, each employer feels the necessity of reducing costs in order to keep his head above water. Particularly is this true of the smaller concerns unable to practice the economies of those with larger capital. Each side is driven by pressure which it cannot control or divert, and each side uses, because it must, in the last resort, the methods by which alone it can hope for success.

No Moral Difference Between Classes.

Morally there is no difference between classes of mankind. Employers and employed are each as good as the other and no better. If they could exchange situations each would do what the other now does. When they do exchange situations, which is not infrequent, that is precisely what happens.

There is a strong line of cleavage between the industries which minister wholly to local necessities—the building trades, cooks and waiters, musicians and the like—and those in which the employers and workmen in one industrial center have to compete with the employers and workmen in other industrial centers.

In the case of purely local industries a high wage scale is distributed over the entire community which must carry the burden because it cannot go to some other city to get its houses built, or get its dinner cooked and served, or to hear a band play. In the case of competitive industries if the labor cost of a product is higher than in other cities, trade goes to the other cities and business stops. To a great extent that is the situation in San Francisco today. The local industries are dominant and the interests of workmen in the competitive industries are in no wise identical with those of workmen in local industries. In time economic pressure will compel recognition of that condition.

The Way to Industrial Peace.

Unfortunately, in the competitive trades it is seldom a matter of what ought to be had but usually of what can be got, and industrial peace will come only when both sides sit down together and ascertain the size of the carcass before determining how much each will claim for his share.

It was sought to confine the recent discussion in the Commonwealth Club to the labor conditions in which San Francisco as an industrial center is in competition with other industrial centers, with the hope of producing a state of mind which would induce employers and employed in those industries to sit down together and see what could be got to be divided among all before proceeding to apportion the possible proceeds. We did not altogether succeed but we made some progress and have left a way open for a nearer approach in the future.

It is claimed that the margin of profit in competitive industries in this city is smaller and less certain than is considered safe elsewhere. The higher wage costs in the local trades increases the cost of living for all and compels higher wages in competitive trades than are paid elsewhere. This does not necessarily put San Francisco out of competition. Not by any means. Labor and capital are not in agreement elsewhere where lower wages or longer hours prevail, and in very few industrial centers does that condition prevail which leads to the lowest labor cost of products.

Reaction on Local Trades.

That being the fact, if employers and employed in those industries here would get together and each side do its best to help the other side make money, this city could win out in all industries in which the geographical distribution of raw material does not too greatly handicap us. But if the workmen in the competitive trades are to insist on getting what the workmen in the local trades get, or any wage above what the industry can pay, San Francisco as an industrial center must be merely a repair shop and a producer in a small way of articles to order and need in a hurry.

The large work which supports a large population must go elsewhere.

There will be fewer houses to build, fewer new streets for the pavers' union to pave, less for everybody to do and less money to be distributed among merchants.

Reducing Cost of Product.

If San Francisco becomes a great industrial center, the labor cost per unit of product must not exceed the labor cost of our competitors. It does not necessarily mean lower wages. It certainly will mean, a hearty co-operation between workmen and employ-

ers to reduce cost of product. It is not a matter of crowding workmen beyond their strength. There is no profit in that for anyone, and it could not be done. But it does mean the workman must work as he would for himself, and the presence or absence of that spirit may easily make the difference between a good profit and a bad loss.

In the matter of hours it is not by any means solely a question of the workman's time. It is also a question of idle or working machinery in which large capital is invested. When the workman stops, the machinery stops also, and no plant which is idle two-thirds of the time can compete with a plant which is idle much less than that time, unless in some way, the workmen make good the difference. In this city in most industries climate will make good some part of a deficiency.

Both Sides Are Awake.

Workingmen and employers in the competitive trades have no illusions on this subject. They understand it perfectly and both know that if they are in accord in the matter they can get and keep our share of the competitive business. The question is whether they will conclude to do it, and it will not be decided by any motives of sentiment but upon cold-blooded consideration of what will best pay, in each industry, those immediately concerned.

There are two ways of looking at this matter from the standpoint of labor. One way considers only the interest of those not actually employed in the competitive trades. Another way is to consider the interest of the larger number not so employed, but employed, perhaps, intermittently, and in unskilled labor, but for whom or their sons by some sacrifice on the part of those now employed there might be given steady employment involving the elevation of the unskilled to the semi-skilled or skilled departments of work, and that is worth thinking about also. The public interest includes all citizens, union men and non-union men.

Not Worth the Price.

But if in the metal trades, for example, large business can be got only by reproducing here the conditions of the workmen's life which prevail in Pittsburgh, and if the workman is to work twelve hours a day seven days in the week, and drag himself at night or in the morning, as the case may be, to one or two rooms in dark, crowded and unsanitary tenements, which are what he calls home for himself and his family, then I say, away with business, away with any prosperity which can come to the few or even to the many, but which can be got only at the price of great degradation to humanity!

There is a point at which cold-blooded bargaining must stop—where sentiment becomes paramount to material gain by anybody or to the growth of the community—when the profit to be gained by men as units of an industrial organization must give way to the welfare of men as human beings; and that point is reached long before we come to such conditions as exist in the iron mills of Pittsburgh or the sweat shops of New York, where the competitive struggle has reached and surpassed the limit of human endurance.

Common Cause Against Competition.

But I think that it is within the power of employers and workmen in this city to win from the competitive markets greater comfort and happiness than either have now, and for a far greater number than are now occupied on either side. But to do it they must get together and make common cause against competitors everywhere. From the employers' standpoint wages are immaterial; hours are immaterial; conditions are immaterial, if they do not cause vexation and worry over trifling controversies. The one thing which is material and, indeed, absolutely essential, is that the labor cost per unit of product must not exceed that of competitors. And the greatest factor in reducing labor cost is the hearty desire on both sides that each shall make the last dollar that can honestly be got from the production and sale of the products.

Open, or Closed.

The crucial point of the struggle between employers and organized labor is the question of whether union and non-union men shall work together in the same shop. When that is settled there will be a prospect of industrial peace. Organized labor insists that the closed shop is essential to the accomplishment of the objects of unionism, that union conditions are impossible while union and non-union men work together. Employers concede that to be true, but declare that union conditions are intolerable and that

the open shop is essential to them for the express purpose of preventing union conditions.

Employers insist, however, that the open shop does not prevent the accomplishment of all that is legitimate in behalf of labor and therefore all that organized labor ought to demand or desire.

It will be well to look into the facts. Neither side ever says in public all that it really thinks on this question. The unions insist, and no one can say without reason, that since organized labor fights all labor battles and wins all that labor gains, all who benefit by unionism should be compelled to share in the cost of their own protection. That is the strongest argument for the closed shop.

They also say, and in many cases it is doubtless true, when shops are open, employers, under the guise of apprenticeship, employ boys at small wages to do men's work and that when times are slack it is always the union men who are first laid off.

How the Employer Views It.

As to the latter point, employers say that they could have no reason or inclination to discriminate against union men if they did not know that organized labor was constantly on the watch to enforce the closed shop, and so compel them to discriminate against non-union labor. As to the employment of boys, they say that if a boy can attend the machinery as well as a man there is no reason why he should not do it and so cheapen the cost of the product, which will increase its sale and so make more work for men as well as boys. Employers insist as against the closed shop:

- That unions become tyrannical to a degree that results in keeping employers continually worried over small controversies and diverting thought and energy from their legitimate office of promoting the sales of the product.

- That in particular as unions are often quarreling among themselves, important jobs are frequently deserted by all the workmen and the job tied up indefinitely, and without any fault of or quarrel with employers, until it is somehow, sometime, settled by somebody which union shall do some particular work.

- That workmen, being thoroughly saturated with the false doctrine that increasing the labor cost of products will make work for more workmen, they do as little as they can.

- That they refuse to permit employers to use economical methods if thereby local labor, or the labor of some particular union, is displaced.

- That in limiting the number of apprentices unions consider only existing volume of business and refuse to let employers train enough men to provide for the increased business of the next generation.

- That for infraction of union rules they impose upon their own men, as well as upon employers, unreasonable and even savage extra-judicial monetary penalties and enforce them by the strike, the boycott, or deprivation of work.

- That they refuse to consider what an industry can afford to pay, but make and enforce arbitrary demands.

- That they will make contracts with employers and deliberately violate them when called out on a sympathetic strike.

- That a certain number of business agents will always be corrupt and threaten to call out the men for the express purpose of being bought off—and that the stronger the hold of the unions the greater the amount of such corruption by reason of the greater temptation and opportunity.

- That unions, while professing to oppose violence in strikes, show their insincerity by never disciplining but always defending their members who in the course of a strike are guilty of acts undoubtedly criminal.

- That wherever the closed shop prevails there are efforts—sometimes successful—to organize the workingmen into a political party, thus taking class issues into politics.

Abuses Not Sufficiently Discussed.

Let there be no mistake. I am not saying that any one of these things is true. I am only saying that they state the real points at issue. The sum of these assertions is claimed in private conversation among employers to constitute what are really the "union conditions," which can be maintained only by the closed shop, and which they declare to be unendurable—questions of hours, wages and shop conditions appearing to them to be entirely secondary matters.

They would all, or most of them, be denied by union men, or where not denied, justified, or if not justified, excused as regrettable but rare

manifestations of a spirit wholly contrary to the spirit of unionism. And reasonable employers do not allege these alleged evil practices to be the result of intent on the part of union leaders, but to be inevitable regardless of the intent, by reason of forces and passions permeating the multitude and wholly uncontrollable by union leaders.

But since it is the alleged abuses of unionism which make co-operation between employers and employed most difficult, it is essential that they be made most prominent in public discussion and they never are. If discussed, they will ultimately reach adjustment through the forces of public opinion.

Oppression of Innocent Parties.

The sympathetic strike and secondary boycott are measures intended to force the general public or some portion of it which may know nothing about the merits of an industrial dispute, or at any rate which desires to remain absolutely neutral, to take sides with the striking workmen as the easiest way to get rid of personal inconvenience or loss. That is the only matter on which I express any personal opinion tonight, and as to that I only wish to say I think it a practice which an innocent public has the right to thoroughly resent. There is no cause so sacred that it is right to attempt to win it by the oppression of innocent parties. But if the open shop question were settled there could be little further trouble about this sympathetic strike and the secondary boycott.

There are some things which we may accept as absolutely true, and among them is the statement that if either employers or workmen have the power they will tyrannize. Industrial peace, like the peace of the world, can only result from an equilibrium of forces. Unionism exists as it ought to exist and it is a force to be recognized. Capital exists as it must exist if the human race is to progress in civilization, and it is a force to be recognized. Public opinion also exists, and it is also a force to be recognized. And when fully aroused it is stronger than the force of capital and labor combined. And when the public is in possession of all the facts, its decisions will accord with justice.

Majority Honest and Reasonable.

There are unreasonable and contentious employers. There are unreasonable and contentious workmen. There are employers who would be slave-drivers if they could. There are workmen who would never give an honest day's work in the world if they could help it. But the great body, both of employers and of workmen are honest, reasonable men. It is my belief that if equal numbers of the reasonable men on both sides will sit down at a table, each fully determined before insisting upon any demand to completely understand the position of the other, and if complete exchange of information is made, they will usually come to an agreement, for, after all, it is true that the main interests of employers and workmen, as well as of all other classes of a community, are identical. In the long run each will prosper as all are prosperous.

Agreement, Not Arbitration.

There should be agreement, not arbitration. Agreements leave no sore spots. Only by a conference between employer and employee can it be determined what it is advisable to let go and what it is possible to hold, and maintain in general the existing conditions of life for the mass, the idea being to keep the maximum amount of capital employed here consistent with the preservation of the highest possible living standard. Be ready to get the facts and less ready to fight. Join your forces as a whole community and then all that is possible can be attained.

Three Essentials.

In conclusion, there seem to me to be three essentials necessary for the development of the competitive manufactures of San Francisco. The manufacturer must be up-to-date in every sense in his business methods. He must have his ear continually on the alert for all information as to the developments and improvements throughout the entire Pacific Coast that make possible the sale of his wares. He must camp on the job. Guarantee early deliveries and be more prompt in filling the order than in mailing the bill. The reverse has been too often the case in the past.

It is essential that the man representing organized capital shall be broad enough to consider the necessities of the great mass who perform the labor in the factories. He should be as thoroughly posted on the cost of the raw material that goes into the kitchen of his employee as he is on the

cost of the raw material that goes to the mill. He should be big enough to have the human interest as well as the commercial interest.

It is essential that the representative of organized labor should know something of economics; should be a student of all the problems that face the industry in which he and his fellows are engaged, both from the manufacturer's and the workmen's standpoint. He should be big

FOREIGN TASTES MUST BE CONSIDERED IN FOREIGN TRADE

Captain Hibberd Discusses the Water Front Equipment of San Francisco and the Conditions that Control in the Shipping Business

At the conclusion of Mr. Stafford's address the chairman said:

Gentlemen, the Merchants' Association has no issue with organized capital or organized labor; its influence will always be on the side of the two parties to the question getting together and each respecting the rights of the other; each has its place, each has its reason for existence, and each has its rights.

When we consider the broad topic of foreign trade a mist appears before us. It is such a big question, we know so little about it, we simply associate it with the countries of the Orient, with their growing influence, their awakening and their great demands. We want to know about it, and I will call on Captain Hibberd to give us some information relative to foreign trade.

Capt. Hibberd's address follows:

In taking up the subject of the foreign commerce of San Francisco, the first thing that immediately attracts attention is the fact that we are doing so little in this direction compared to what we should do, and for this condition the merchants of San Francisco have themselves to blame.

In the first place we are all against the steamship interests now operating. I have no brief for the Pacific Mail, or any other line, but it does seem to me to show poor business judgment for us to keep hammering at, and criticising the only San Francisco steamship line we now have in the foreign trade.

We all know anybody can put on a line of steamers between here and New York, via Panama, or to China and Japan, on exactly the same basis and the same conditions on which this company is operating today if they wanted to. As a matter of fact the Government now allows two foreign lines, the Antlers and Royal Mail, to bring freight from New York via the Isthmus route, for Mexico, Central America, and the west coast of South America in competition with the Government's own steamers, with the result that these foreign ships are running full, while the Government's ships often have very little freight, thus playing directly in the hands of the foreigners.

This is in line with our policy of having built a Canal at an expense of over \$500,000,000, for the almost exclusive use of foreign ship owners.

The Use of the Canal.

The greatest argument that has ever been advanced for the building of this Canal is the fact that it would have a tendency to regulate the overland freight rates, and do away with any monopoly by the railroads in this direction.

Of what earthly use is the Canal going to be to us if we have no American steamship lines running through it? But under the present conditions we are not likely to see any progressive up-to-date business man take hold of this situation for he knows he would surely lose money if he did so.

It is not likely the Pacific Mail would sit idly by and see their business taken away from them without reducing their rates in competition with a new company, and neither would you, and from past experience we know exactly what would be the result.

Our merchants have never been willing to offer any inducements to any one to start a venture of this kind. Just as soon as the rates are reduced they would immediately flock to the man who made the lowest rate, irrespective of what the future might have in store for them.

Encourage Better Service.

In my judgment, it would be much wiser to encourage the present line to give us a better service and more frequent sailings, than to put on a new line which would certainly tend to demoralize the situation, and some of us even want the Government to take a hand in this business and run a line of steamers from Seattle to Panama, stopping at every port on the Pacific Coast from Seattle to San Diego, and running from there direct to Panama.

enough to eliminate all passion and prejudice and to consider the problem as a whole; to work for the interest of the particular industry, keeping in mind always the fact that there can be no success unless the employer and his workmen are considered as partners.

If these essentials can obtain full consideration, in my judgment San Francisco's manufacturing industries can come to their own.

Even Water Costs More.

Even our water costs more than in any place I know of. As a matter of fact this is the only city in the world in which the shipowner in making a charter stipulates as to who shall pay for this article. In all other ports the charge is so small that it is never considered. True to our policy of embarrassing the ship, the legal charge to the ship for water in San Francisco is nine times as much as the rate charged the consumer on land, who takes an equal quantity. To be perfectly frank our policy seems to be both in legislation and actual practice to do everything we possible can, short of condemnations, to make the operation of the ship as difficult as possible, and if we have no ships how can we have any commerce?

As you know, Los Angeles is 30 miles from the sea, but she is going to build a great big harbor at a tremendous expense because she wants her share of the foreign commerce on this coast, while you, who are right on the shore of one of the finest harbors in the world, are doing all you can to drive away what she is working so hard to get, and then you wonder why you do not have more trade.

Let us get together for the common good, working along practical, instead of theoretical lines, and then and only then we can make this city and this port the wonder of the world.

Rulings of Interstate Commerce Commission.

The rulings of the Interstate Commerce have diverted much of the foreign commerce we did, and should have, to the foreign ship and the Suez Canal, but there are plenty of chances for us yet if we will only sink our personal opinions and go after the business in a practical way as we would were it our private affair.

Do you suppose any one of you would sit down here and let his own business drift away from him as we have allowed our foreign commerce to do, and be satisfied with fanciful theories and impractical ideas which were not giving any results? It seems to me he would be more apt to copy the ideas and actions of his successful competitor even though they were not theoretically correct according to his ideas.

We may all have our own views as to what we should do, but our foreign commerce is in a condition where it needs the assistance of expert practical men, and not theorists.

Now let us see how we fare in the markets of the world.

The criticism which is heard most frequently with reference to American goods in the foreign market is the refusal of our merchants to accommodate themselves to the wishes and ideas of their customers; in other words, we go to these people to sell them such goods and such packages as we think they should buy, not such as they want. We pay very little attention to the fact that they are conservative and slow to change from the methods of their forefathers, and in spite of this we expect to get their trade in competition with other nations who cater to every whim, taste, custom, or fancy of the purchaser. What chances do you suppose their agents would have in selling you, gentlemen, goods on such a basis?

What We Must Do to Get Foreign Trade.

If we are going to get this foreign trade we must inform ourselves as to the customs, ideas and tastes of those to whom we expect to sell our products. If we will do this, we may expect eventually to find the label "Made in California" quite as common as that reading "Made in Germany" now is in the markets of the Orient, South America and India. Our German and English friends are very much more alive to the situation than we are. They do not undertake to tell the purchaser what he shall buy, but they endeavor to find out what he wants, and see to it that he gets it.

We also want to be in closer touch with the people we expect to do business with. You all know what it means when a customer whom you know personally writes to you for a bill of goods. You know the man and you have a much clearer idea of what he wants, than if the acquaintance was entirely by correspondence; and it works as well the other way. You all realize how much easier it is to order goods from one whom you know personally than from some one else whom you have never met, and when all things are equal how much more likely you would be to give the business to the man you have met.

Furthermore, those of us in the export business do not get close enough together. The foreign trade of a great city should be conducted along the lines of a large department store, for after all, the export trade of any one city, and in a greater degree of any one nation, is but a consolidation of numerous small transactions, and we would get better results by working in harmony than by each individual striving for himself. This need not interfere with healthy

These are *conditions*, not *theories* we have to meet. You are all practical men, and when you have two salesmen come in from the road, one with a pocket full of orders, and the other with no orders, but plenty of excuses and theories as to why he does not get them, it does not take a magician to tell us which one receives the warmest welcome. So let us put away our theories and come down to facts, and take some lessons from the fellows who are making good, while we are steadily going behind.

Most Expensive Port in the World.

This city has the proud distinction of being the most expensive port in the world, and with fewer facilities for handling freight in comparison to its size than any other on the face of the globe.

This notwithstanding the fact that we have at the present time one of the very best Boards of Harbor Commissioners the port has ever had, but who have been so hampered by their lack of funds that they have not been able to give the commerce the attention they knew it deserved.

There are many reasons for this, one of these being the fact that we make our shipping stand a large portion of the expense of constructing and maintaining our wharves, while many other ports have no charges at all of this nature.

Another reason is the high cost of labor which brings the charges for handling cargo, making repairs to the ship, drydocking and all charges of that nature higher than anywhere else in the world. The charges which we put under the head of dockage in this city are borne in some cities, Seattle for instance, and many other ports, by the cargo and not by the ship.

competition, and each one would be the gainer by the experience of his brother merchant.

Better Wharves and Terminal Facilities.

In addition to what I have already told you, we want better wharves and terminal facilities. Do you know that if six steamers came in this harbor today they could not all be berthed in 48 hours by reason of the fact that we have not sufficient wharves with which to take care of them? In fact, there is only one public wharf in San Francisco today that has railroad facilities. There are only five other wharves so equipped and these are under lease to private companies, and three were built by private capital, while Seattle has 32 piers with track facilities at which they charge no dockage.

Bond Issue.

We are going to be asked to vote on a bond issue of nine million dollars this fall to allow for improvements to the harbor of San Francisco, and, in order that you may all understand just what this means, I want to outline the idea to you very briefly.

The proceeds of this bond issue are to be used in constructing and improving the wharves and terminal facilities in San Francisco. The cost for interest charges and a sinking fund to take care of the bonds at maturity are charges to be borne by the shipping which uses these wharves. You are not asked to pay out one dollar, but you are asked to give your consent that the credit of the State may be behind these bonds and so make them marketable, and at the same time your own appointees are the men who have the fixing of the charges to be laid on shipping to see that these interests and funding debt charges are taken care of so there is absolutely no possibility of any citizen in the State of California, or City of San Francisco, being called upon to pay one cent in the shape of taxation for these improvements. And if we are going to have any foreign commerce in excess of what we now have we will have to have the means with which to handle it.

The Merchant Marine.

Another reason for the loss of our foreign trade is to be found in the fact that we have practically no over-sea fleet owned in America. We have on the Pacific Ocean today six ships engaged in the over-sea trade and three on the Atlantic, making a total of nine, while our principal competitors have as follows:

England	11,563
Germany	2,178
Norway	2,148
France	1,517
Japan	870

It is a rule that commerce follows the flag, and this is proven by the experience of our own and other nations.

When we had the means of communication between Alaska and San Francisco we were doing the greater part of the 18 million dollars of trade between that country and the rest of the Pacific Coast. Now we are doing less than one million.

When the Oceanic steamships were running between here and Australia we were doing a trade of over ten million dollars a year from this city with those countries. Now we are doing practically nothing.

A merchant of this city, a few days ago, told of receiving an order through London to ship some goods from San Francisco to Vancouver for transhipment to Sydney, and he only received this order because he had a London correspondent. The original order was placed in London and was intended for English goods.

As a matter of fact, the American ship in the over-sea trade is the very best solicitor and representative a merchant of San Francisco can have.

Experience of Mr. Robert Dollar.

Take the experience of Mr. Robert Dollar as an illustration. This gentleman has built up one of the largest firms in the foreign trade in San Francisco. From confidential information which I have received through the daily papers I learn he has just closed a contract to bring in a minimum quantity of 12 cargoes yearly, which may be increased to three times as much at the option of the consignees, to the plant which he and his associates have established in Seattle.

This trade is the result of the personal intercourse of Mr. Dollar with his customers in the East, and there are many other merchants here who could do as well if they would give it the same time and attention that Mr. Dollar has.

I am sorry that the labor conditions of San Francisco make it necessary for Mr. Dollar and his friends to establish their plant at Seattle, instead of San Francisco, but it merely shows what can be done by personal intercourse and energy. I am quite sure Mr. Dollar could never have achieved this result by correspondence.

There is another side to this question which vitally

affects every merchant in San Francisco. The ship only brings her cargo to and takes it at the water's edge, and, therefore, every business man of San Francisco is interested in some part of each cargo which goes abroad. The foreign shipowner when his vessel goes to China from San Francisco has no special interest in getting a return cargo for San Francisco but he does have an interest in getting a return cargo to England, Germany, Norway or France, or wherever the home port of that ship may be, while the San Francisco owner on the other hand is interested in bringing the ship back here, and, therefore, every merchant, every transportation interest in San Francisco is interested in her return cargo for it is through the merchants' hands and over the transportation lines that this merchandise must go to reach its place of final distribution.

Five Things to Be Done.

Therefore, if you would increase the foreign trade of San Francisco there are five things for you to do.

1st. Find out what your customer wants, both as to quality and packing; then see that he gets it, and see that every package which goes abroad carries an advertising mark for the good of San Francisco in the shape of a label which shall show "These goods were made in California."

2nd. Get in as close personal touch as you possibly can with the men you expect to do business with.

3d. See that your goods are exactly as they are represented to be.

4th. Increase the facilities for handling cargoes both as to dock space and the speed with which they may be handled, and lower the high port charges which the ship now must bear.

5th. See that San Francisco has the means of communication with the different parts of the world. Do you know that there is not an American ship, one which would be interested in getting a return cargo for San Francisco, in which you could go to South America, Africa, Australia, or India today?

To bring this point home to you, what would you think of the business of Mr. Dernham, who, as manager of the Emporium, should employ the delivery wagons attached to the store of Hale Bros. with which to make the deliveries to his customers?

Do you not think the drivers for Mr. Hale would be very much more interested in seeing that the customers of Mr. Hale got their goods first, and the deliveries were made in better shape than those which they were carrying for the Emporium?

What We Are Paying Our Competitors.

Now this is just exactly the position we are in. We are hiring our foreign competitors, the people who are striving for the same business we are, to see that our shipments finally reach our customers, and you may be very sure we are not getting the best of it in this kind of a bargain.

WHAT A BIG ADVERTISING CAMPAIGN WOULD ACCOMPLISH

F. E. Scotford Declares We Need More Population in the State to Support a Larger Volume of Trade and Commerce in the City

Following Capt. Hibberd's address the toastmaster presented Mr. Scotford, who said:

Mr. President and Gentlemen:

A few years ago, in addressing a public meeting in the city of Portland, I heard one of the speakers say that we, the American people, reminded him of Kipling's monkey people, the Banderlog; he said we are always on the point of doing something, but we never arrive. I am not a pessimist. I have seen such organizations as this exist, have great banquets, carry on magnificent work theoretically, without accomplishing anything practical. But we cannot say that of San Francisco. Only a short time ago we showed we could do things by raising \$4,000,000 in two hours; we have raised a total of over \$5,000,000 without trouble. It points to the fact that give old San Francisco—this city which is noted the world around for its inharmony—a point of agreement, give us just one point of agreement, and we can move the world. There is no question about our ability to right conditions if we can agree on how to do it.

Hunt Causes to Remove Them.

We all acknowledge that business in San Francisco is not what it might be. Those of us who study business conditions closely, and the advertising man has to study them closely if he is to exist in San Francisco, know perfectly well that it is the failure that seeks the cause of bad business conditions for an excuse, but that the

We are paying these competitors \$3,000,000,000 a year, approximately the total bank clearances of San Francisco for two months, or, as another illustration, about the amount of property which was destroyed in our great fire of 1906 to do for us what we should be doing for ourselves.

No Other Country Could Stand This Drain.

There is no other country on the face of this earth which could stand this yearly drain but ours, and we are only able to do it because of our magnificent natural resources of gold, silver, oil and timber, the latter of which we are getting rid of with about the same judgment that a drunken sailor displays in spending his wages at the end of a five months' cruise.

We are like the merchant in the old story, who could not find the overcoat in his travelers' expense account, but it was there just the same, and though we do not see it, we are paying the bill.

Is there anyone here who believes for a moment that this country would not be better off if this money was kept here at home? As an illustration, suppose I take this glass and give it to some one to take to San Jose because I want him to do something for me; isn't the Palace Hotel worse off than if I took another glass and gave it to one of my friends for doing a similar service, who left it in the bar-room where some of you might have a chance to use it again? And so it is with the community. When we are paying out our money to the foreign owner, we are losing it absolutely. When we are paying it out to our own people, we are keeping it here, and have a chance to get some of it back again.

We are willing to pay \$1.30 a head for every man, woman and child in the United States to build up the United States Navy to protect our commerce, which could not come to our defense, if needed, were we not able to charter foreign colliers, and this we could not do in time of war; (we were able to do it in our Spanish War because they were not parties to the treaty of neutrality and England was willing to assume the responsibility of coming to our assistance, and not through any strength of our own). But we are not willing to give five cents apiece, or in other words, the postage on two letters and a newspaper, which would insure our having a million tons of shipping, and which would so equip our navy that it could protect whatever foreign trade we have, as well as secure our seaports against attack from any antagonist.

Does it seem like sound business judgment for us to be in this position if we are going to try to make San Francisco one of the leading maritime ports of the world, which by her geographical position she most certainly should and could be?

progressive business man seeks for causes that they may be removed.

There is no mystery in the mind of the thinking man as to why San Francisco is not at the top notch of prosperity. The speakers of this evening have explained many of the causes. There are other causes. We as a people must cease to hold our hands before our faces and declare that the world is made up of five parts. We live too close to ourselves. San Francisco is the most advertised city in America—and the worst. This all has its effect on our business. One element which claims that it is good for business has in mind their own selfish interests, the kind of business which they are most interested in. Our civic troubles, our labor situations, even our reputation as a sporting community hurt us. These are the facts that go before the world.

There are other things to be said of San Francisco. We who know that these are upon the surface, that they do not represent the best feeling of our citizenship, deplore the fact that the world does not know San Francisco. There is an opportunity for the business men of this city, for our citizens to place San Francisco right before the world. And aside from the patriotic duty which devolves upon ourselves to do that, it is a commercial necessity.

City Not Sufficiently Advertised.

We of the advertising world look upon San Francisco with some pity. How many of you gentlemen know that San Francisco places less

advertising, does less advertising, in the ratio of one to five, than Indianapolis; that Atlanta, Georgia, does three times as much advertising as San Francisco; that Grand Rapids, Michigan, does more than twice as much advertising as San Francisco? How many of you know that one business man in our sister city in the South places more inches of advertising in two papers in Los Angeles than all the firms in San Francisco place in two papers in San Francisco? Show me a city where the pages of the newspapers are crowded with advertising, show me a city where the street cars and bill-boards are covered with high-class announcements and I will show you a progressive city. Show me a city where the contrary rules, and it invariably follows that there is something wrong with the merchandising conditions.

San Francisco is a poor advertising city because we have, as I said, held our hands to our faces; we have shut out the rest of the world. There are men in San Francisco who know how to advertise, a good many of them, but I think I am safe in saying that 98 cents of every dollar that is spent in San Francisco for advertising is either wasted totally, or partly wasted.

The time has come when commercial honesty pays; commercial dishonesty never can pay and never has paid permanently. Twenty years ago when I left college, and went into the advertising business I found conditions in Philadelphia and later in Chicago just about what they are in San Francisco today. I found the stage of advertising knowledge in those cities not quite so far advanced then as it is in San Francisco today. We cannot help absorbing some advertising knowledge. There are reasons for this which I shall not take the time to explain this evening in this short talk.

Some Light on Advertising.

We have heard of the difficulties of the retail trade, we have heard of the difficulties of the wholesale trade, we have heard of the difficulties of the manufacturer. How many retailers are there here today that know how much they can profitably spend, what proportion of their gross sales they can profitably spend, with our present state of advertising knowledge, to get maximum results? How many of you know that the department store cannot devote more than two per cent for advertising and ordinarily cannot fall below one and one-half per cent? You producers of food stuffs, how many of you know that you can afford to spend 5 per cent and that no great success has ever been made on less than 2 per cent? And so on down the list. I could give you these figures almost indefinitely.

The San Francisco advertiser attacks the problem haphazard. He attempts to get fat around the belt by giving himself a little gruel in the ear. He does not advertise. He spends a little money foolishly and then complains that the advertising does not pay. The poor advertising man is blamed for every failure; bad merchandise is never at fault.

If we had the greatest advertising men in the world, if we had the greatest advertising mediums, no amount of good advertising will sell goods unless the people are here to sell them to. We are a city of less than half a million, equipped to do business for one million or more. This item has already been touched on by the other speakers, and I shall not go into it.

The Outside City.

We face these conditions. We cannot change them all. It is utterly impossible instantly or quickly to change over a people, to change merchandising standards. It will not be done. There are many things which we can do. We can, and I am sorry to say I don't agree wholly with some of the speakers here tonight in what they have had to say about our problems and the relief which we must seek for them—I say we can take a broad view point; we can look out for the commonwealth, and not the individual. Carried to its final analysis, we who seek to bring business in from our outside cities are ignoring the man in that city who faces exactly similar conditions.

Is there any reason why the merchant in Marysville should not make the same effort to keep the business in his town that you gentlemen would make to bring it from Marysville to San Francisco? Let us be broader; let us not look at temporary expedients; let us look at the real cause and do away with the real difficulty.

We have two uncapitalized factors which will solve this whole problem, and aside from commercial problems which have been discussed tonight and which must be solved, these cannot be neglected and ignored, because of their supreme importance and because of their quick availabil-

ity. It already has been suggested that we have a possible asset in the tourists who do not come to San Francisco. We are going to spend twelve million dollars or more to bring a few hundred thousand people to San Francisco for a few months because of the money they will spend here. One-twentieth of the same amount of money intelligently expended in telling what we have in San Francisco, what we have in Northern California, in bringing people to Northern California, will solve the problem.

Build Up the Back Country.

I want to tell you, gentlemen, that you do not need to worry about the city; take care of the country and the cities will take care of themselves. No city is permanently prosperous unless the country is taken care of.

San Francisco is overbalanced. We have not enough people occupying the acres behind the city. There is not enough agricultural development. There is not sufficient development of our industries throughout the State to warrant a big city.

I have heard it said we want a million people in San Francisco; we would be ruined in six months if we had them. We want four million more people in Northern California, and we can support them. You gentlemen will find all your difficulties from a retail standpoint and from a wholesale standpoint and from the manufacturers' standpoint to have disappeared when you have brought people into California, when you have peopled these broad acres that lie in back of our city.

San Francisco Does Not Stand Alone.

If I were so minded I might talk on the temporary expedients in advertising. I have heard it suggested that you gentlemen can offer free railroad fares into San Francisco and that you can thus bring business into San Francisco. This might benefit a few retailers temporarily. It is at best a foolish expedient. San Francisco does not stand alone. Of what benefit will it be to us to take the dollars from Marysville, which is our left-hand pocket, and put it into San Francisco, our right-hand pocket? We have not created another piece of business. Our jobbers have not sold another pound of coffee or of sugar when we have done so. We must create more business to make this magnificent equipment which we have in our wholesale and retail stores available. The only way we can do this is to bring people here.

I know it is all very well to say "bring people here," but how can it be done? It has been done in other parts of the country through advertising. It can be done in Northern California through advertising for less expense than in any other part of the world. The Canadian Northwest is drawing 80,000 of our citizens every year away from us through advertising. They have not a thing to offer which we cannot duplicate; they have not a thing to offer which can possibly equal what we have. It is not a question to my mind of temporary expediency, but we should attack the whole problem and wipe it out.

What Others Are Doing.

The advertising campaign which would build up the business of every retailer, of every wholesaler, which would solve our labor problems, would consist of a reasonable expenditure of an advertising appropriation—intelligently applied—to tell exactly what we can do for people when we get them here. But we do not want people until we can take care of them; we do not want factories for San Francisco unless we can provide employment; we do not want the goods unless we can sell them. The only way we can do that is to attack the large problem and bring the people here. Des Moines has done it; Dallas, Texas, is doing it; Boston is doing it. Chicago has for years done it—not perhaps in just the way we are now proposing, but along live lines.

We all know what the press can do, properly used. We know that the facts which we have at our command, the opportunity which Northern California offers, if properly presented in the right way in the East will not only bring the tourists who go to Southern California up here to spend part of their money, but will also bring tourists here during the summer season, as has been suggested by Mr. Friedman; and, best of all, will bring the permanent settler. I would propose, not to be too vague in my suggestions, that a campaign of advertising followed by the Merchants' Association or by the allied interests in this city, and costing a mere fraction of what you can raise in two hours if you really make up your mind to do it, be undertaken, using the newspapers, the magazines, the street cars and the bill-boards, backed up by a business system.

A Flood of Inquiry.

In 1906 I was sent to the Coast by the great magazines of the United States, by the Quoin Club, embracing thirty-four of the greatest magazines of the world with a paid circulation in excess of over 5,000,000 monthly, to investigate Coast conditions. During the time I was here the Quoin Club advertised that information about the Coast, about opportunities on the Coast, would be furnished free of charge to anybody applying for it through me at my office, which was to be in San Francisco, but which because of the fire was removed to Seattle. During the five months of that advertising I received almost exactly 40,000 inquiries from people who wanted to know vital facts about the Pacific Coast. During that time I brought, in traceable results, more than eight millions of dollars of invested money to the Pacific Coast, and some hundreds of families. I had no facilities for following up the business thus created. During that time I turned over these 40,000 inquiries to the commercial organizations on the Coast, but the effort was absolutely wasted because there was not at that time a commercial organization on the Coast which had a business man at the head of it who knew how to capitalize the opportunity which I put in his hands. They sent out circulars to these people who wanted to know definite facts; they sent out booklets; they made no endeavor to reach the men. I have in mind the case of one man who wrote from the State of Massachusetts, "how can I invest \$5,000,000 on the Pacific Coast?" I took the chance and telegraphed to our people to look the man up, see if he had money, send him to the Coast if possible. The gentleman did come to the Coast, he did invest \$3,000,000. The same facts were given to all the commercial organizations on the Coast; not one commercial organization did anything more than send him a booklet. I brought him to San Francisco from Seattle, I accompanied him here, I was unable—due probably to the stress of their affairs after the fire—to get him a civil audience with a banker or with a business man in San Francisco. We stayed here five days and he went back and put his money in Tacoma.

It Will Do the Business.

I merely relate this experience to show you that advertising of the right kind will do the business; but also that it must be followed up. It cannot be done quickly. Three months' effort will not do it; one year's effort will not do it. If San Francisco ever does awaken to her opportunity and start to advertise, it will mean she will have to prepare for two or more years, it will mean she will have to raise a fund of at least \$300,000, it will mean she will have to expend 25 per cent of that amount to administer the money she raises. It means that if a big business man wants to invest \$3,000,000 we will not send him booklets, but we will send a man on the train to get his three. It will mean that we will run excursion trains every two weeks from the East loaded down with farmers who had money to buy five or ten or twenty-acre tracts.

Now gentlemen, I didn't intend to go into this quite as fully and I am going to stop right at this moment. This matter is an important one. It is not a question, as I said before, of giving you a little advertising advice as to how to make your retail advertisements more effective. God knows, it would be easy to tell most of you how to make them more effective. It is not a question of advertising mediums. It is a question of a high principle and a stated policy.

A Great Opportunity.

We have the opportunity, as I outlined roughly, to use an advertising plan that will bring people to California, and that would solve all these difficulties. It will cost at least \$150,000 a year; it will have to be carried on for not less than two years. But most of all, it will require the man. I don't know where you will find him. Portland got a man who has made that community known the United States over. There are men who know something about advertising and who know a good deal about merchandising and who know a whole lot about community work. I expect to see the time come when the commercial organizations of San Francisco—and there are too many of them—shall be merged into one, when the thousands of dollars which you expend for office expense and for booklets which are thrown away for half-hearted—as the advertising man would say "damn fool effort"—shall be properly administered and we will get results. We spend enough money here but do not spend it wisely. Can't the Merchants' Association take the initiative, raise this money and solve the whole question in the manner I have suggested?

Gentlemen, I thank you.

ADDITIONAL MANUFACTURERS IN AND ABOUT SAN FRANCISCO

Here are Thirty-five More Producers, Who Did Not Get Into the Handbook.

The call for supplementary data for the Merchants' Association's "Handbook of Manufacturers In and About San Francisco" has resulted, in two months, in a return of but thirty-five concerns, or about 2.4 per cent of the number listed in the book originally. This must be regarded as a very creditable showing of thoroughness in the preparation of the work. Many manufacturers did not respond at first to the invitation to send in their addresses and lines of production, and it was necessary to drum up the information by several successive efforts, but when the book was finally given to the printer it was, evidently, nearly ninety-eight per cent complete.

There has been a steady demand for the book ever since its publication was first announced, and expressions of appreciation of the public spirit that prompted the effort are unstinted. Requests for additional copies come in daily from members that want them for their agents and correspondents at a distance, and reports show a wide and general use of the work.

The following list of firms that were omitted from the first edition should be cut out and pasted into the copies of members receiving it. They will be inserted in subsequent editions, but the next edition is not likely to be printed for about a year:

Aetna Mills (Scott, Magner & Miller), 40 California St.—Rolled barley, rolled oats and mill feeds.

Armour & Company, 1050 Battery St.—Packing house products, provisions.

Atlas Heating & Ventilating Co., 138 First St.—Furnaces, oil-burning plants, power plants, steam and hot water heating, fans, blowers, sheet metal works.

Bauer Bros. & Co., 49 Sansome St.—Ladies' and children's muslin underwear, neckwear, waists, hats and bonnets.

Best Manufacturing Co., The, San Leandro—Steam and horse-power combined harvesters, steam freighting outfits, steam traction engines, gasoline traction engines, logging trucks.

Bohls & Co., H., 290 Fremont St.—Cigarettes and smoking tobaccos.

Cardinell-Vincent Co., 579 Market St.—Tracing paper, souvenir view books, post cards.

Caswell Co., Geo. W., 530 Folsom St.—Roasting and blending of coffees, baking powders, spices and flavoring extracts.

Chinn-Beretta Optical Co., 120 Geary St.—Optical goods.

Degen Belting Co., L. P., 260 Mission St.—Leather belting, rawhide lacing, leather packings.

Deimel Linen-Mesh System Co., The, 142 Sansome St.—Linen-mesh underwear.

Dreyfus Bros., 339 Montgomery St.—Bank, bar, store and office fixtures, show cases.

Edwards Mfg. Co., H., 3020 Grove St., Berkeley, Cal.—Inks, mucilage and paste.

Ellery Mfg. Co., The, Geary and Grant Ave.—Leather and canvas goods, athletic uniforms and outing suits.

Floriston Pulp & Paper Co., 702 Alaska Commercial Bldg.—Paper.

Gump Co., S. & G., 246 Post St.—Picture frames.

Hockwald Chem. & Dis. Co., 2211 Bush St.—Disinfectors, disinfectants, liquid soap and soap holders.

Merchants' Ice & Cold Storage Co., Lombard and Sansome St.—Ice.

Miner Coffee Co., W. H., 630 Third St.—Hulled coffee.

Olivoint Chemical Co., 2805 California St.—Pharmaceutical preparations.

Pacific Butchers Supply Co., 211 Fourth St.—Prepared sausage, spices and sausage casings.

Pacific Milling Co., 78 Langton St.—Cereals.

Pacific States Trading Co., 809 Montgomery St.—Codfish packers.

Pacific Vinegar and Pickle Works, 204 Sacramento St.—Vinegar and pickles.

Radke & Co., 219 Post St.—Gold jewelry, silverware, emblems.

Schilling & Co., C., Twentieth and Minnesota Sts.—Wines and brandies.

Spivalo & Co., Inc., C. R., 956 Bryant St.—Flour and paste.

Sterling Show Case Mfg. Co., 760 Franklin St., Oakland.—Show cases.

Talcott Co., L., 1776 Green St.—Indelible inks and ink erasers, pharmaceutical preparations, hair restorative.

Taylor Paper Co., 241 Clay St.—Wrapping paper and paper bags.

Thierbach Co., Chas. F., 443 Battery St.—Coffee roasting and grinding, spices.

Tyler & Son, S. H., 147 Sacramento St.—Coffee roasting and grinding, baking powder, flavoring extracts, spices and grocers' sundries.

Vallejo Launch & Yacht Works, Vallejo—Launches, yachts and motor boats.

Wallace, Robert, 146 Geary St.—Fur garments.

Wiese Packing Co., Vallejo.—Salmon.

THIRTY-FIVE NEW MEMBERS JOIN THE ASSOCIATION

Substantial Gains are Made and the Trade Extension Policy Seems Attractive.

The Merchants' Association has been making substantial gains of membership during the past two or three months. As if in approval of its "Trade Extension" policy, thirty-five individuals and firms joined the organization last month. They are:

Lesser Bros. Company, butchers, 877 Market St.

The Scandinavia Belting Co., belting (cotton), 11 Fremont St.

Erwin M. Cooper & Co., public stenographers, 821 Merchants' Exchange Bldg.

F. F. Wright & Co., office appliances, 349 Monadnock Bldg.

F. M. Scoggin, manufacturers' agent, 609 Mission St.

Multigraph Publicity Co., multigraphing, 818 Monadnock Bldg.

Pacific Mill & Mine Supply Co., belting (leather), 508 Mission St.

E. C. Heller & Co., clothiers, 10 Kearny St.

Roberts Mfg. Co., gas and electric fixtures, 663 Mission St.

Pacific Coast Rubber Co., rubber goods, 416 Mission St.

Osborn Hardware & Tool Co., hardware, 615 Market St.

L. P. Degen Belting Co., belting (leather), 260 Mission St.

Gimbal Bros., confectioners, 325 Pacific St.

William Dolge, certified public accountant, 255 California St.

A. Carlisle & Co., stationers and paper dealers, 251 Bush St.

The Golden Pheasant, restaurant, 32 Geary St.

Louis A. Giacobbi, jeweler, 222 Kearny St.

Milwaukee Trunk & Bag Co., trunks, 57 First St.

San Francisco Electrical Co., electrical supplies, 20 First St.

E. Bloch Mercantile Co., notions and smokers' articles, 57 Battery St.

New York Belting & Packing Co., 129 First St.

A. Crocker & Co., ladies' furnishing goods, 21 Sansome St.

Ingram B. Slocum, hotel manager, 66 Geary St.

McBride-Rothschild Confection Co., confectioners, 442 Second St.

Hotel Arlington, hotel, Ellis and Leavenworth Sts.

The Waffle Kitchen Co., restaurant, 723 Market St.

B. J. Brun, Hotel Richelieu.

California & Hawaiian Sugar Refining Co., sugar refining, 254 California St.

F. E. Scotford, advertising, Humboldt Bank Bldg.

Western Pacific Ry. Co., railroads, Mills Bldg.

Rix Compressed Air & Drill Co., machinery, 219 Spear St.

Hirschman & Co., jewelers, 220 Grant Ave.

Edwards & Levinson, wire rope, 541 Howard St.

Arthur G. Nason Co., insurance, 123 Leidesdorff St.

J. A. Ulrich, merchant tailor, 45 Kearny St.

If the city had been divided by rivers, the bridges would have been built long ago. Let's have no more unnecessary delay about those tunnels.

COMMERCIAL SURVEY IS PRODUCING GOOD RESULTS

Large Corporations Send Representatives Into the San Joaquin Valley.

As a result of the Merchants' Association's commercial survey of the lower San Joaquin Valley, undertaken to promote the expansion of San Francisco's trade, the Southern Pacific Railway has sent two men into the territory examined to learn and report upon the precise condition of the freight service there, and two of the largest manufacturing plants in the city have sent representatives to look into the possibilities offered by the oil well supply business and other developments.

The valley papers have taken up the matter in a fashion that is giving San Francisco a great deal of needed and valuable publicity.

Letters are being received at the Association's offices almost daily from commercial organizations pointing out the possibilities of improvement in the business relations of this city and the lower valley towns and suggesting ways whereby those relations might be bettered.

The Association has taken up with the traffic department of the Southern Pacific Railway the question of direct cars and quick freight deliveries in the lower valley towns.

A number of committees are being formed by the Association to study the various points of the problem. There will be a committee on retail trade and another on wholesale trade, and many others. Not only will the different lines be represented by men prominent in them, but the different sections of the city will also be represented. There will be a committee on new industries, which will make a careful study of the opportunities existing and endeavor to get their information into such shape that it will be immediately available to anybody that can make use of it. There will be no committee on manufactures, as there is a likelihood that a separate association will be formed to handle that end of the matter, and there is nothing to be gained by a duplication of effort.

The committees will not be appointed for ornamental purposes, but for work—real, persistent work that will show in results for a generation to come.

Early in the fall an excursion, to be participated in largely by heads of firms, will be conducted through the territory lately visited by the Association's agent, and San Francisco merchants will have an opportunity of meeting their customers face to face and talking matters over with them.

These efforts, and others not yet ready to be announced, are the "follow-up" of the campaign for trade extension begun by the Association when it compiled the "Handbook of Manufacturers In and About San Francisco," sent a representative to make a commercial survey of the lower San Joaquin Valley, and held its great trade extension banquet at the Palace Hotel on the night of June 7th. The banquet was held not merely that the members in attendance might talk about trade extension and then drop the matter, but in order to plant the seeds of an important and a valuable trade development for San Francisco. It was felt that the city should not only get back the business it had lost in the fire, but much more besides while it was at it, and the Association will bend every energy to that end.

CONTRACTOR'S EXTRA BILL PROVES WHOLLY UNWARRANTED

Vigilance of the Association's Bureau of Inspection Will Prevent the City Paying Twice for Work Done Once

Fresh illustration of the necessity for the inspection of city work by the Merchants' Association has come to light during the month. A bill for extras on the construction of a school building, which had passed the City Architect's office and received the approval of the Board of Works, proved on examination by the Association's inspector to be without merit in any one of its half a dozen items. The amount involved was small, but the bill was 100 per cent without justification. Several of its items were specified in the original contract, and if the extras were to be allowed the city would be paying twice for the same work. Other items in it covered work done by the contractor that would never have been necessary if the job had been run properly in respect to the part of the work involved. One expense caused by the neglect or failure of another sub-contractor, and properly chargeable against him, was charged against the city.

Inspection Pays.

All these things became evident on examination of the work and the contract by the Merchants' Association's inspector, but the bill had gone far on its way toward payment without a single check by anybody in authority, and would undoubtedly have been paid in the ordinary course of events.

And if that bill, then others. The possibilities are large. How many might be prepared and put through in the rush of routine matters by the Works Board were it not for the watchfulness of the Association, it is hard to say. The thing would probably grow into a regular business, as it undoubtedly has been in times gone by.

In this particular instance the fault seems to lie in the City Architect's office, and the incident appears to show anew the comparative laxness of the methods prevailing there. This matter has already been commented upon by the Review, and the justness of the criticism has thus apparently been confirmed. The Board of Works has a great deal to attend to at its sessions and probably is not greatly to be blamed if in the rush to transact business a small bill gets by that should not. The main official check on all extra claims for building construction should be the City Architect's office, where there are copies of plans and specifications on file and where there is an estimator employed to see that nothing is approved for payment except bona fide claims.

An Expert Staff.

The inspection by the Merchants' Association of work done for the city under the bond issue of 1908 is close and continuous and exactly what is needed to safeguard the taxpayers' interests. No individual could carry it out, and especially no layman; it is work for experts, and for many experts, under expert central direction. Technical men, trained to the supervision of all sorts of construction, are the only ones that can detect flaws in the work and make effective demand for their correction. A staff of five inspectors, the best that can be procured, is maintained by the Association to make sure that the eighteen million dollars' worth of

public improvements the city has engaged for is properly done and that the people of San Francisco who will ultimately have to foot the bills will have value for their money when the time comes to pay.

Reports of the Association's inspectors, turned in to the Bureau of Inspection every night, show the progress of the work all over town, and bear continuous testimony to the necessity for having it watched by some agency in addition to an official one. For example, these reports read in part:

Specimen Reports.

S. F. Hospital: Electric wiring being done by the Department of Electricity. Work has been going on all month without any plans, which is not according to good practice.

Lakeview Primary School: Work on tile roof previously stopped because of poor quality of tile has been resumed. Tile are being culled out, but, at best, quality is none too good. No more of this make of tile is to be used on any school.

Sheridan Primary: Defective roofing tile being replaced. Roof will be given another inspection after repairs have been completed.

[This is the contract on which the Association's bureau discovered about 40 per cent of the tiling done to be defective because of the use of bad material.]

The bureau will give the job a thorough overhauling after the repairs on it have been completed.

On the sewer contracts it has been found that the steel re-enforcement in the North Beach sewer was not bent true to form and was inaccurately and insecurely set. The matter was immediately corrected on receipt of a complaint from the Association's inspector. A good deal of carelessness is in evidence on many of the sewer jobs, about cleaning dirt and mud from the concrete already in, before laying brick and pouring more concrete upon it. This is a matter all workmen seem prone to slight, but it is of the utmost importance to the strength of the work, and somebody must watch it continuously. In such matters as this the Association's inspection supplements that of the city inspectors and prevents many defects that could not, owing to the vast extent of the work, be otherwise found and corrected. It is becoming evident that the city inspectors for the City Engineer's department often have too much to do, and with the best of intentions cannot always cover the whole field thoroughly.

The last monthly report of the Bureau, sent to all subscribers to the inspection fund, shows that during the month 778 inspections were made exclusive of those by the engineer in charge. These consisted of 241 inspections of sewer work, 161 of buildings, and 376 of the high-pressure fire-protection system. In addition, the financial secretary attends the meetings of the Board of Supervisors and of the Finance and Building Committees and of the Board of Works as necessary, and reports on all appropriations.

The question of costs of transporting teams across the bay has been referred by the Directors of the Association to the Committee on Transportation. It is believed that the charges for this ferryage are excessive, and if such is found to be the case an effort will be made to secure reductions in the interests of merchants on both sides.

AMENDMENT IS PREPARED TO MAKE TUNNELS POSSIBLE

Change Proposes That the City May Pay for the Work Wholly or Partly.

To facilitate the construction of tunnels in San Francisco and permit part or all of the costs to be borne by the city, the committee on charter amendments of the Merchants' Association has recommended to the Board of Directors the following proposal for a charter amendment. The Board will soon act upon it, and if it approves of it will ask the Supervisors to adopt it and submit the amendment to the people in November.

Charter Amendment No. —

Describing and setting forth a proposal to the qualified electors of the City and County of San Francisco, State of California, to amend the Charter of said City and County, by adding a new chapter to Article VI of said Charter, to be known and designated as Chapter VIII thereof, relating to the construction of tunnels, subways and viaducts, and the construction and laying of conduits, aqueducts, water mains and pipe lines, and the acquisition, by purchase or condemnation, of any lands, easements, rights of way or property necessary and convenient therefor.

The Board of Supervisors of the City and County of San Francisco hereby submits to the qualified electors of said City and County, at the general election to be held therein on the 8th day of November, 1910, a proposal to amend the Charter of said City and County, as follows: That a new chapter be added to Article VI of said Charter, to be known and designated as Chapter VIII of said Charter, said Chapter VIII to read as follows:

“Chapter VIII.

Construction of tunnels, cisterns, subways and viaducts, and construction and laying of conduits, aqueducts, water mains and pipe lines, and the acquisition, by purchase or condemnation, of any lands, easements, rights of way or property necessary and convenient therefor.

“Section 1. The Board of Supervisors are hereby empowered to order the construction of any tunnel, cistern, subway or viaduct, and to order the construction or laying of any conduit, aqueduct or water main or pipe line, in, on, under, or over, any public street, avenue, lane, alley, place or court, within the city and county, or any other land of the city and county, or in, or, under, or over, any land in which and where the city and county may then have an easement or right of way therefor, and to levy the cost and expenses thereof upon private property, in the manner and under and subject to the proceedings, powers, restrictions and limitations in Chapter II and Chapter VII of this Article provided for street work and street improvement.

“Sec. 2. The Board of Supervisors are hereby empowered to authorize the acquisition, by purchase or condemnation, and to acquire by purchase, or to condemn and acquire, any and all land, or any easement or right of way therein, thereon, thereunder or thereover, and any property necessary and convenient for any purpose mentioned in Section 1 of this Chapter, and to levy the damages, costs and expenses thereof upon private property, in the manner and under and subject to the proceedings, powers, restrictions and limitations in Chapter III and Chapter VII of this Article provided for the opening, extending, straightening, or closing up, in whole or in part, of any street, avenue, lane, alley, court or place.

“Sec. 3. The Board of Supervisors may, in its discretion, order that the whole or any part of the costs and expenses of any of the work or acquisitions in Sections 1 and 2 of this Chapter mentioned, or the damages resulting therefrom, be paid out of the treasury of the city and county from such fund as the Board of Supervisors may designate. Whenever a part of such cost or expense is so ordered to be paid before the making of an assessment therefor, the Board of Public Works, in making up the assessment provided for such cost and expense, shall first deduct from the whole cost and expense such part thereof as has been ordered to be paid out of the municipal treasury, and shall assess the remainder of said cost and expense proportionately upon the lots, parts of lots, and lands in the assessment district or liable to be assessed therefor, and in the manner hereinbefore referred to and provided.”

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

CONTAGIOUS GRUMBLING.

When times are good, gossip exaggerates the profits people are making and the prosperity we enjoy. When times are bad the same sort of gossip, from the same gossips, aggravates our natural dissatisfaction and increases the general pessimism. So we over-do the boom and the depression. We pay too much for things when the boom is on, and when the inevitable reaction has followed we stay too long in the slough of despond, hoarding fearlessly what we saved from the smash, too timid to venture anything, waiting for our neighbors or our competitors to demonstrate that enterprise has again become what it never was—perfectly safe.

In this fashion we appear to be clinging to our troubles in San Francisco. "The Street" is full of grumbling. A good many people almost appear to have agreed to shake their heads over the situation—without exactly defining what the situation is.

Now, the situation is, in general, not bad. It can't be, if one judges from the usual symptoms. The bank clearings are a quite faithful reflex of the comparative amount of business actually done in a community; not the amount of hard cash changing hands, but, what is of very much more importance from the standpoint of the city, the amount of business enterprise afoot and the value of the service it is actually rendering. And the bank clearings were never better in San Francisco, all things considered. For the week ending June 18th, they aggregated \$45,897,986, while for the corresponding week a year ago they were only \$39,310,952. That does not look like business paralysis exactly. That is a very large gain. It is true that there was one week before the fire when the clearings of San Francisco ran over \$50,000,000, but in those days there were large volumes of cash transactions in real estate that we do not have today. Important realty deals take place now, but they are frequently for mortgages or other cashless consideration. They are just as good for the community, they indicate and promote just as much improvement, but they do not figure in the clearings.

The postal, telephone, water, gas and street railway services for this city are all showing gains over last year's business.

The situation in the State was never better. Last winter's rains made a record for distribution and timing. The precipitation

was not as large as it has been in other years, but it was beautifully spaced. During the whole winter there was hardly a time when rain was needed that it did not fall, and right where it was wanted. It was as if nature had at last evolved a plan of mundane action a little more orderly than a train-wreck. The industrial output of the State for 1909 was immense: the California Development Board puts it at \$1,005,369,837. We are a billion-dollar State.

The prospects throughout the country are as good as any reasonable person should desire. A lot of bad ventures, undertaken under the stimuli of rising prices and a remarkable run of statistical prosperity, had to go by the board when drunken over-confidence received its memorable black eye in November, 1907, but a large number of those that survived have had the water squeezed out of them and are commercially effective again.

It is hard to see how conservative undertakings, well planned and properly executed, can fail under present conditions. One factor operating to protect them from failure in the long run is very potent, and that is the continued and growing abundance of gold. If an investment could barely hold its own under normal conditions, it would, under this condition, show in a few years a cash profit, from the falling value of money alone. Ultimately this is going to produce more frenzied finance and another disastrous boom, but we need not worry about the ultimately just now. For the present, it is a needed encouragement.

If you do not believe these things, perhaps you will be convinced that times are not so bad by a consideration of the announcement of July disbursements for dividends and interest. They will total close to \$235,000,000, of which the dividend payments alone, amounting to \$87,114,000, are the largest in our history. That is all newly created commercial power, and most of it is going to get into action pretty soon.

Cheer up. There is nothing to grumble about, generally speaking, though individuals here and there may be financially uncomfortable, as individuals here and there always are. In a broad view of the situation, we are doing very well, but the grumbling tends to defer the time when we shall be doing even better.

TRADING AT HOME.

All insistence on the "trade at home" principle should be accompanied with the reservation "other things being equal." It could hardly be of advantage to the community as a whole to pay more for home products than for eastern-made goods of the same quality, or to accept inferior goods at the same price merely because they were made here. But when the commodity is as good as though it had been made in the east, and the price no higher, or when it is better for the same price, or when, as has been known to happen, both goods and price are better here than elsewhere, it is certainly the part of wisdom and local patriotism to act in such a manner that a local industry may flourish instead of going to the wall, and that the community may have what advantage there may be commercially in keeping the money at home.

Commerce and manufactures make a city great when you have them in sufficient volume, and the more diversified a community's

industries are the more inviting it becomes to yet other industries that may find, because of that diversity, opportunities and necessary supplies and equipment that are lacking elsewhere. Profitable and creditable industries have perished in San Francisco and its vicinity through lack of a local market that should have belonged to them by every rule of right and merit. They were a distinct loss that should not have been. This has been largely the result of the ignorance of the local buyer. It is astonishing how little people usually know about the points of superiority in their own neighborhood.

When you are tempted to buy articles of eastern manufacture, take time to investigate and compare. Send your money east if you can get more for it, or better; but be sure first that you can not get more or better right here at home.

CLEANING LOWER MARKET STREET.

Special efforts are being made by the Merchants' Association to induce the street-cleaning department to do model cleaning on lower Market street. It is felt that the proper appearance of this part of the city is vital to the good impression everyone wishes the city to make on visitors, and hence the Association has been quick to act upon the suggestions of merchants in that vicinity, who have been complaining of the dirt nuisance.

Reports on Milwaukee's garbage incinerator show that it exceeds all expectations, both as to completeness of destruction, and generation of power from the combustion. It is proposed to build San Francisco's three destructors on a similar plan.

THE TEN DEMANDMENTS.

Some of our biggest business ideas come out of Chicago. A big business man there has drawn up a list of rules which he calls the Ten Demandments and posted them over his establishment. Here they are:

Rule I.—Don't lie—it wastes my time and yours. I'm sure to catch you in the end, and that's the wrong end.

Rule II.—Watch your work, not the clock. A long day's work makes a long day short, and a short day's work makes my face long.

Rule III.—Give me more than I expect and I'll pay you more than you expect. I can afford to increase your pay if you increase my profits.

Rule IV.—You owe so much to yourself that you can't afford to owe anybody else. Keep out of debt or keep out of my shops.

Rule V.—Dishonesty is never an accident. Good men, like good women, can't see temptation when they meet it.

Rule VI.—Mind your own business and in time you'll have a business of your own to mind.

Rule VII.—Don't do anything here which hurts your self-respect. The employee who is willing to steal for me is capable of stealing from me.

Rule VIII.—It's none of my business what you do at night. But if dissipation affects what you do the next day, and you do half as much as I demand, you'll last half as long as you hoped.

Rule IX.—Don't tell me what I'd like to hear but what I ought to hear. I don't want a valet to my vanity, but I need one for my dollars.

Rule X.—Don't kick if I kick—if you're worth while correcting, you're worth while keeping. I don't waste time cutting specks out of rotten apples.—Retail Grocers' Advocate.

Whichever city gets the fair, San Francisco gets the Canal.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

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No. 168

SAN FRANCISCO WHOLESALERS WILL MAKE A TOUR OF THE LOWER SAN JOAQUIN

**Merchants' Association Will Conduct a Jobbers' Excursion, by Special Train, to Seventeen
Towns of the Valley, in October**

Developments now under way in California make it extremely important that the San Francisco mercantile community take steps to keep and strengthen its grip on the trade of the State. Immigration to California is increasing, the population is growing, new towns are springing up throughout the great interior valleys, and the market for all lines of goods is expanding. Whether this will continue to be San Francisco's market depends on the San Francisco merchants as a body, for the time has come for team work. The Kuhn irrigation project on the west side of the Sacramento Valley, the projected opening to settlement of large irrigated tracts in the San Joaquin, and other developments of like character that are sure to follow, offer opportunities for business expansion such as the State has never seen before. But, at the same time, towns will grow into cities and the cities will reach after business on their own account, and if San Francisco is to maintain its place it must bestir itself, and do it now. Hence the Merchants' Association has undertaken a trade-extension campaign, and as a starter will conduct in October an excursion of five days' duration to the San Joaquin Valley. Every wholesaler and jobber in the city should participate.

Entirely different in conception and purpose from any thus far undertaken in San Francisco will be the Merchants' Association's excursion of wholesalers and jobbers to the towns of the lower San Joaquin Valley.

There will be no set programmes.

There will be as little speech-making as possible.

There will be no drumming of business and no taking of orders.

Houses must be represented by the head of the firm, or by some director, or at least by the sales manager.

The traveling man, or drummer, making this territory will not be considered a representative of his house on this trip.

There will be time for the excursionists to get acquainted with their customers, to indulge in friendly and helpful chats with them, and to establish their relations on a neighborly and human basis.

On previous excursions this very essential thing has been impossible, owing to pressure of programme arrangements. Time has been taken up in rides and long luncheons; speeches have been made by hosts and visitors that sounded beautiful and produced nothing; delegations met each other and individuals were lost sight of; or, if they did manage to meet as individuals the meeting was so brief that they parted almost as strangers.

A Definite Purpose.

The excursion planned by the Merchants' Association is designed to produce a lasting effect. It will be a sort of social business call by the head of the San Francisco house upon his customer in the interior to promote mutual understanding and goodwill and bind more closely the commercial relations between him and his customer, between the city and its tributary territory. San Francisco will learn more about the San Joaquin, and the San Joaquin will have more interest in the city, the head of the San Francisco house will know more about what the other fellow needs and what his demands

are, and as a result business will run more smoothly between them.

Many prominent merchants and members of the Merchants' Association have manifested keen interest in the project and are emphatic in urging their fellow merchants to go. Among them is Mr. F. W. Dohrmann, who said:

We Should Take the Initiative.

It is incumbent upon the merchants of San Francisco to take the initiative in establishing reciprocal social relations with their customers in the interior of the State. Changing conditions of business have made this necessary.

Ten or fifteen years ago three-quarters of the business with the interior was done by country buyers, who came to us. Sending out salesmen has entirely changed that condition, and although the principals in business should always know each other in order that their relations may be satisfactory and free from misunderstandings, in too many instances they are now entire strangers. The head of the retail house in the interior town likes to feel the warmth of personal acquaintance and sympathy between himself and the city man with whom he deals. When he comes to the city and visits some large establishment where he has an account, it too often happens that the only man he knows there is the salesman that takes his orders, and if that gentleman happens to be absent on a trip, the visitor is apt to go away without calling on the head of the house and then feel that he has had a rather cold reception.

We need personal acquaintance and mutual understanding for two reasons: First, in order that we may know what the country needs in the way of development, and what we can do toward supplying it; and second, we want our customers to know us, who we are, what we are and what we can do for them in the way of trade. When they visit the city we want them to feel that they have friends here; that they will be made welcome by the head of the house, and can talk over business affairs in an intimate and confidential way, improving their knowledge of stock and finding out what we have that may not have been shown them by the salesman at their stores.

To Get Tangible Results.

To bring about such an understanding it is up to us to initiate a series of neighborly visits, and this trip is exactly the right thing for that purpose. We should, however, not make it merely an excursion nor go down there to make and hear formal speeches, however pretty and complimentary, but to get tangible results. And the way to get tangible results is to visit our customers as fellow

merchants and individuals and have a little friendly social shop-talk with them. Let them know that we are interested in them and in having their trade, but that we have not come to get a few more orders ourselves—leave that to the salesman whose business it is. We should go to them not as though we were going to a wedding or a christening, or some such formal function, but to sit down in their offices or in their store in an informal or neighborly way, just as we would sit on our neighbors' porches, even in our shirt-sleeves, if you please, and give and invite free expression on matters of mutual concern. And we should not visit them as a collection or delegation of merchants, but as individuals who come to meet individuals, rather than to be entertained by the community. There should be as little formality as possible, but plenty of time and opportunity for free and full personal intercourse.

Return Visits Would Follow.

Such visits on our part would surely produce return visits, to our places of business here, on the part of our friends from the country, so that while visiting them we should be gaining a knowledge of their wants, and while they are visiting us here we can demonstrate to them what San Francisco can do for them in competition with all other places.

The projected visit is an opportunity to do the best sort of work for the State and for San Francisco, and I hope all the large San Francisco houses will be represented. Our house certainly will be.

Another large wholesaler strongly in favor of the Association's excursion is Mr. C. F. Michaels, vice-president of the firm of Langley & Michaels. Mr. Michaels has this to say for the benefit of his fellow merchants:

Value of Personal Contact.

I have great faith in the establishment of personal relations with customers. If acquaintance is limited to correspondence by mail or the occasional calls of the travelling salesman many little jars occur in the course of the year that never would have been thought of had the principals been personally known to each other.

Every wholesaler that can possibly get away for the necessary time should go on this excursion.

The wholesale houses of the city should be represented by the head of the house wherever possible, and where that is impossible, by the sales manager. It should be an occasion for the education of San Franciscans as to what is taking place in their own State—a subject on which many of them are woefully uninformed at present. Get the principals to go into the country tributary to

San Francisco and learn what is going on—the great developments and the inevitable expansion of trade—and then they will see the advisability of pulling together to get a larger share of the business.

Mutual Acquaintances.

It should not be an order-getting trip. Heads of houses are not supposed to be adept at salesmanship, and they ought to lay aside for the time being the idea of immediate benefits to themselves as individuals. They should go to learn, and to make the acquaintance of their customers in the valley.

Another great benefit that will come of it will be the promotion of mutual acquaintances among the San Francisco merchants themselves. They have hardly had time to get acquainted since the fire, and the numbers that are doing business in the same block and still are strangers to one another would be ludicrous if it were not so serious an obstacle to the team work that the city needs. These excursions, when well conducted, are always enjoyable in themselves and are well worth any temporary inconvenience they may cost.

Samuel M. Levenson of the Levenson Company is enthusiastic over the trip. He says:

I do not believe San Francisco is getting its share of the business in the lower San Joaquin and I think it is time we looked after our interests there. We should study this field and find out what these people want, and see if we have it or can supply it. We shall probably find that San Francisco is weak in just those personal relationships which this excursion can do so much to promote. The merchant of the lower valley town can go to Los Angeles or Long Beach when he has any spare time and there he makes the acquaintance of the Los Angeles merchant with whom he deals; but he does not come up here except upon very rare occasions. We should visit him at his home town and show him that we are interested in his business and in all matters of mutual benefit. If we show them our interest by a personal visit they will respond. I believe the excursion will do great good in this respect and help San Francisco to get much new business in that field. We can not tell what is going on throughout the State unless we go into the field and see for ourselves.

William P. Redington, of the Coffin-Redington Company, heartily favors the excursion. He feels that San Francisco now has rival trade centers to contend with and must not go to sleep on the job. He said:

Increase Goodwill on Both Sides.

While we work that territory thoroughly in a business way and may not derive any immediate pecuniary benefit from a personal visit, yet the personal visit will do great good in cementing the relations already established and in smoothing the way for more extensive ones. Personal acquaintance is a great thing in business as well as in all other affairs of life, and if we show our customers that we are sufficiently interested in them and in our business dealings with them to make them a visit it can not fail to increase good will on both sides and so react to the benefit of San Francisco as a mercantile community. I am altogether in favor of the excursion idea and the house will undoubtedly be represented by one of its directors.

Thus interest in the excursion has grown and is growing among the heads of the representative mercantile houses, and statements of like character are many.

According to present plans the tour will embrace the following seventeen towns: Fresno, Fowler, Selma, Kingsburg, Hanford, Lemoore, Coalinga, Tulare, Bakersfield, Kern City, Porterville, Lindsay, Exeter, Visalia, Dinuba, Reedley and Sanger. Personal interviews with prominent merchants in many other towns assure the expedition of a most hearty welcome. Any wholesaler can safely figure that he will gain more for his house in final results in the five days spent on this expedition than he could in ten times that period spent in their ordinary business activities. The officers of the Merchants' Association have watched and studied similar trips made by other growing communities, and they know the great value of these expeditions.

SECURES AN IMPROVEMENT IN VALLEY DELIVERIES

Association's Efforts Will Enable Merchants to Land Goods in the San Joaquin With More Speed.

The trade extension campaign of the Merchants' Association is beginning to produce results. Several local machine shops have already sent men into the southern oil-well fields to look up the oil-well supply business, with good prospects that San Francisco will get a share of this neglected trade. At present a good deal of it goes east through Los Angeles supply houses, and much of the material is made up in the southern city, whereas San Francisco is peculiarly well equipped to handle almost all of it, but has not heretofore thought it worth while to go after it. The commercial survey of the San Joaquin Valley recently made by an agent of the Association has changed the attitude of San Francisco concerns in this regard, and they are now making efforts which will undoubtedly be successful, to get their share of this very lucrative business.

During the last month the association has compiled lists of all stores in the lower San Joaquin Valley that are not buying the larger part of their supplies from San Francisco wholesalers. It has sent copies of this list to all members that are jobbers in those particular lines, with the request that they investigate the matter and see if it would not be possible to offer terms and make deliveries that would bring more of this trade to San Francisco. A number of jobbers have responded and stated their desire to make all possible efforts to extend their business in the way suggested.

As a result of the association's efforts in this direction the freight deliveries to towns of the lower San Joaquin are being improved. Commercial organizations in the valley towns have been asked to report freight troubles to the association, and many of them have done so. In all such cases the association has taken up the matter with the railway company, and has succeeded in getting promises of relief and some actual alteration for the better in the freight service, as the following communications from H. A. Jones, freight traffic manager of the Southern Pacific, will show:

San Francisco, July 15, 1910.
Merchants' Association of San Francisco.

Gentlemen:

Relying to your letters of June 18th and 28th in relation to the freight service to the San Joaquin Valley and more particularly to Porterville, Exeter, Lindsay, etc. Have had this up with our management and am informed that changes have been made to obviate the delays referred to, and deliveries are now being made at these points without the delays that have occurred in the past.

I will be glad to have you call my attention again to the matter if you do not find this to be the case.

Yours truly,
H. A. JONES.

San Francisco, July 22, 1910.
Secretary the Merchants' Association,
San Francisco.

Dear Sir:—Acknowledging receipt of your letter of July 20th regarding freight service to the San Joaquin Valley:

The difficulty appears to have been that when cars were set out at a station for unloading they were not picked up for the next station until the following day, whereas they are now moved to each succeeding station on the first train passing until the car is completely empty.

Yours truly,
H. A. JONES.

All points of weakness in San Francisco's trade, disclosed by the association's inspec-

tion of valley conditions, will be taken up in a similar manner and efforts will be made to find a remedy for them. In the mean time a chance for the wholesalers to co-operate actively will be offered by the association's excursion to the valley in October.

HOW CHICAGO BENEFITED BY TRADE EXCURSIONS

City's Mercantile Field Expanded Through Face-to-Face Talks With Customers.

Chartering a large steamer for the purpose, the Chicago Association of Commerce recently conducted a trade expansion excursion to the cities of Lake Michigan and Lake Superior. The round trip took from June 12 to June 25, and appears to have been thoroughly successful in promoting interest in Chicago as a market. Discussing the effect of the personal relations established by these expeditions, of which the Chicago Association of Commerce has conducted many, Mr. John P. Mann said at a recent meeting in that city:

People who have never thought of coming to this market are coming here to-day, and some of them because they met the delegates from Chicago who went out here and invited them to come and get acquainted with this market. I can say that positively. When we have taken people hand in hand, met them face to face and cordially invited them to come here, we have established a connection which will cause them to come quicker than they would have come if everything had been left to the ordinary advertising methods.

The basic principle of a trade-extension trip is face-to-face contact with a man, taking him by the hand, looking him in the eye and telling him you are pleased with his store, and incidentally telling him you want to make him a customer of this market. But you might say: "Does not this reduce it to a matter of personal benefits for the excursionists themselves?" And I will say "No," because if any member of that delegation has succeeded in bringing one new customer to Chicago to trade with him, then he has opened up this market to that customer and he will introduce him to his friends and each man that makes a trip to the city becomes a better friend to the city.

AT WORK ON ADVERTISING CAMPAIGN FOR THE CITY

The special Committee on Advertising San Francisco, appointed by the Merchants' Association last month, held a meeting at the association's offices in the Merchants' Exchange building on June 30th, for preliminary discussion of plans for promoting the publicity of the city. Directors of the Merchants' Association, the Down-Town Association and the California Development Board were present.

Addresses were made by F. E. Scotford, J. Charles Green, Dr. Clarence Edwards of the California Development Board, Frank L. Brown, A. B. C. Dohrmann, and others. The opinion was generally expressed that the commercial organizations of the city could do more effective advertising work if they would consolidate into one large and representative organization. The view was also freely expressed that the best way to build up San Francisco at this stage of its history would be to build up the country back of it—fill the great interior valleys with people who would form a nearby market for all San Francisco might produce or handle.

The committee consists of Mr. F. E. Scotford, chairman, and Messrs. F. J. Cooper, J. Charles Green, George H. Eberhard, Samuel P. Johnston, R. B. Hale, Gustave Brenner, and W. M. Weil.

WORKING TOWARD A MERGER OF THE CITY'S COMMERCIAL BODIES

Merchants' Exchange, Down Town Association, Chamber of Commerce and Merchants' Association May Find a Feasible Plan on Which to Join Their Forces

Plans are being considered for the amalgamation of San Francisco's leading commercial and civic organizations in order that their work may be better organized, their field widened and their operations simplified. No definite scheme has yet been devised, and at present the matter is in a tentative stage, but an investigation of all the elements involved is under way and may justify the officers of the various organizations in proceeding to formulate some plan of consolidation to present to their members.

The organizations that are considering consolidation are, the Merchants' Exchange, the Chamber of Commerce, the Down Town Association and the Merchants' Association. Among some of these it has been felt for a long time that their work had a tendency to overlap, at least at the edges; and that while each had its separate sphere in the main, much might be gained by organizing them all as a unit, while keeping the various services peculiar to each under the direction of different heads. In view of numerous suggestions from members of the Merchants' Association its officers have been in consultation with officers of the other organizations on this matter for some time, to see if a feasible scheme of federation could be found. A meeting was held on July 16th at the offices of the Association at which officers of the other bodies named, and committees appointed by these organizations for this specific purpose, were present. At this meeting the following committees were appointed to study various phases of the problem:

Finance and Organization: F. B. Anderson, W. M. Alexander, Milton Esberg and Joseph Sloss.

By-laws: C. F. Michaels, Robert Dollar, C. K. McIntosh and Samuel P. Johnston.

Name: E. J. Bates, Henry Rosenfeld and J. R. Walter.

The different organizations were represented as follows:

Chamber of Commerce: President William L. Gerstle, and Messrs. C. F. Michaels, Henry Rosenfeld and W. M. Alexander.

Merchants' Exchange: President James Rolph, Jr., and Messrs. F. B. Anderson, R. P. Rithet and Robert Dollar.

Merchants' Association: President M. H. Robbins, Jr., and Messrs. E. J. Bates, C. K. McIntosh and Joseph Sloss.

Down Town Association: President H. H. Allen, and Messrs. Milton Esberg, Samuel P. Johnston and J. R. Walter.

President Robbins of the Merchants' Association was elected chairman of the joint committee, with T. C. Friedlander as secretary. L. M. King, secretary of the Merchants' Association, was appointed secretary of the Committee on By-laws, and C. A. Burks, secretary of the Chamber of Commerce, was made secretary of the Committee on Name, while T. C. Friedlander was appointed secretary of the Committee on Finance.

At present the idea of the joint committee is that the work of the central organization will be mainly concerned with the affairs of

San Francisco; those of the State at large being left to the California Development Board. The public services of the constituent organizations will, it is thought, be carried on by bureaus of the main body, which will make possible a co-ordination of work, that is at present often sadly lacking. One objection to continuing under the existing arrangement is the fact that while many persons and business firms are members of several or all of the organizations named, the directors of these organizations sometimes take different and contrary action on the same subject. Committees of different organizations often go over the same ground, wasting effort that might better be devoted to new work.

It will take a long time to evolve a practical plan of amalgamation, but leaders in the four organizations named are at work on the problem, and if a workable plan of union can be devised it will be submitted to the members.

CHANGE NEEDED IN METHOD OF LETTING EXTRA WORK

Present System is a Temptation to Evade the Five-Hundred-Dollar Limit.

Permission to make changes in contracts for public work, and to order extras on such work where the cost is over \$500, without advertising for bids, as the Charter now requires, and without leaving such permission open to abuse, is the object of an amendment that is being prepared by Messrs. Wright & Wright, attorneys for the Merchants' Association at the association's request.

The matter is one of some practical difficulty but the change is plainly needed, for the present limitation has been found to be so troublesome that there is a constant temptation to evade it. One common method of evasion is to split an extra into two or more small jobs, each of which comes to less than \$500, in order that work may be done without interruption and by the firm holding the main contract. From correspondence between the Merchants' Association and other cities the practice of evasion appears to be about as general as the inhibition that causes the trouble, but nevertheless the directors of the Association feel that it is a dangerous irregularity and one that might, under some unscrupulous Board, be used to rob the city of large sums on all sorts of contracts; and hence that some safe legal way should be found to get the same results without the risk and without the bad example.

The City Engineer's office has been consulted in the matter, in order that whatever might be recommended should be practical, and capable of being enforced in the actual execution of contracts. It is likely that the recommendation will take the form of an amendment calling for a provision in all contracts whereby extras may be ordered done at a fixed rate per unit of work and material. The contractor would then know in advance what he might expect in case changes were made or extras ordered, and

the public would be protected against fraud. Details are not yet ready for publication but a complete draft of the amendment will be ready in a short time.

ASSOCIATION SUBMITS TWO AMENDMENTS TO THE CHARTER

Asks a Public Vote on Ten-Year Local Bonds and Tunnel Construction.

The Merchants' Association has submitted to the Board of Supervisors, with the request that they be submitted to the voters of the city at the next election, charter amendments providing for the issuance of ten-year local improvement bonds, and for the construction of tunnels, cisterns, subways, etc., under the assessment district plan should it be deemed advisable at any time to construct such works in this manner rather than by a bond issue. Both amendments have been described in the "Review."

In transmitting these drafts the Association says:

We wish to point out particularly that the amendment (providing for ten-year local improvement bonds) if adopted, is not mandatory, and will not compel the use of such bonds in payment of street work unless property-owners desire to use them. It simply provides an additional method by which property-owners who desire to make street improvements, but who cannot afford to pay cash for same immediately upon completion, can make the improvements and pay for them in yearly installments, if such property-owners voluntarily request the privilege of paying in this manner. We consider this one of the most important amendments that can be adopted at this time, and that it will, if adopted, result in very extensive street improvements being made in our outlying districts and thus furnish an opportunity for more home builders to locate in San Francisco on comparatively cheap lands.

Of the amendment permitting tunnels, subways, etc., to be constructed by district assessment, the Association says:

This amendment is introduced for the purpose of providing for such a method for making such improvements, in the event that it should be held by the courts that the present laws do not provide for the construction of tunnels, cisterns, subways, etc., under the assessment district plan. The amendment will not interfere with the construction of tunnels by the city and the payment for the same by general taxation or bond issue, if it should be desired to adopt that method.

Undoubtedly, however, the time is coming when San Francisco must consider the construction of various tunnels through its hills and thus provide direct transportation facilities between districts that are now more or less isolated, and in some cases such tunnels may be of merely local benefit and the taxpayers might not feel willing to have the cost of the same imposed upon the city at large.

In volume of building construction, San Francisco ranked sixth among the cities of the country for the month of June, its operations being exceeded only by those of Pittsburgh, Brooklyn, Philadelphia, Chicago and New York. The San Francisco permits were for work on 480 buildings, at an aggregate cost of \$2,216,631.

It should be a cause of gratification to the down-town merchants that the district west of Powell Street has begun to show great activity in rebuilding. Enough has been done there already to put it beyond question that this section will soon be the most populous part of the city, when it will again give solid support to the retail district. It was probably fortunate that no modification of the fire limits was possible in this district.

ASSOCIATION STOPS THE ACCEPTANCE OF THE SHERIDAN PRIMARY SCHOOL

Defective Tile, Inferior Plaster Work and a Retaining Wall Weak in Steel and Cement, Cause the Board of Works to Act on the Inspection Bureau's Complaint

Final acceptance of the Sheridan Primary School contract has been held up by the Board of Public Works, on complaint of the Merchants' Association's Bureau of Inspection. Defective roofing tile on this job, previously reported and complained of, have remained on the roof, in spite of the contractor's promise to replace them; the interior and exterior plaster work falls below specifications and parts of it must be done again, and an investigation of a piece of retaining wall showed a lack of sufficient steel re-enforcement to come up to contract and a weakness in the concrete owing to insufficient cement in the mixture. The matter is being investigated with a view to having repairs made that will bring the work up to the contract.

Bureau Is More Than Sustained.

Protests against the quality of tile and the way it was laid, on this job, have been made repeatedly by the Association's Bureau, but nothing was accomplished. The Bureau becoming insistent, the contractor asked for a special inspection, which the City Architect made. The Bureau had only complained of tile that were so defective that they would leak or would break under the weight of a person walking on the roof, but the City Architect on examination, not only ordered out all such tile but a great many more that were not of the right color.

On the McKinley School, the City Inspector, in spite of numerous protests on the part of the Association's Inspectors, allowed the entire outside cement plaster work to be done with a cement that shows on test only 82½ per cent of the required strength according to standard specifications. As this is a matter that will involve costly repairs to outer walls long before they should need repairing, or would need it had the plaster been of the strength that is being paid for, the acceptance of this job will be protested or else satisfactory discount demanded for inferior performance.

Substitution Attempted.

Attempts at substitution of poorer materials than those specified are being made constantly and call for the closest vigilance on the part of the inspectors for the Association. Where materials are specified from catalogues by name and number, substitution will, if permitted, often save a contractor forty or fifty per cent of their cost. The contractor does not offer to hand over the difference to the city, however, and the net result to the taxpayers if the practice were permitted, would be to deprive them of strength or durability for which they are paying, and bring on them heavy charges for replacements or repairs a little later. It is estimated by the Association's engineer that the cheaper tile put on the Sheridan School would have made a difference of about \$1,000. Some defective roofing tile has also been found on the Farragut School, amounting to three or four hundred dollars in value.

Will Resist This One.

On two school buildings now under way the Bureau has information that a substitu-

tion of plumbing fixtures will be asked for. As this commodity can never be too good or too durable, the Association will resist this substitution, on behalf of the taxpaying interests. On another job an attempt is being made to substitute a temperature regulator costing about half as much as the one specified, and which has proved a failure in the one case in which it has been used in this locality. In all the later contracts it has been provided that such changes can only be authorized by the Board of Public Works, and as the Board of Public Works has shown a consistent disposition to guard the interests of the city in all cases to which its attention has been called, it only needs the vigilance of some such responsible body as the Merchants' Association to put a stop to attempts at evasion.

More Tests Are Needed.

The Bureau has also complained to the Board of Works that city inspectors on building jobs do not pay enough attention to testing steel and cement delivered. The city has a complete testing laboratory where the strength of materials and their chemical composition can be determined accurately, and where a great deal of the material for the sewer and auxiliary fire protection systems has been and is being tested, but little or no effort has been made by building inspectors to avail themselves of the laboratory thus far. No cement, lime or steel should be used on any public job until tests have been made.

The Merchants' Association has not yet succeeded in completing its subscription roll for the maintenance of this inspection work. The taxpayers of San Francisco cannot afford to dispense with it when they have authorized the expenditure of over eighteen million dollars for public improvements. Not only is it incumbent on them to see that they get value for their money because the improvements are vitally necessary to the city, but because, having gone into the undertaking, they will be at heavy charges for repairs in the future on every part of the work that is slighted or scamped now. The use of inferior mortar and concrete, while it may not cause great injury to the work at once, will inevitably entail heavy damage later on, which the people of the city will have to make good by increased taxation; and the same thing is true of all fixtures, hardware and other materials.

An Invaluable Service.

The Association's Bureau of Inspection is maintained at a high degree of efficiency. There are four expert inspectors, besides the engineer in charge and the auditor who checks up all the expenditures to see that bond issue money is used only for the purposes for which it was voted, and that bills are in proper shape. That the inspection thus performed is not only effective in discovering many departures from contracts but has also operated to increase the efficiency of the city inspectors themselves and put moral force into the whole system of official inspections, is amply in-

dicated by the fact that reports of defects in sewer construction have steadily diminished until they are almost nil; showing that the contractors themselves have come to recognize that a high grade of performance is necessary, and that the inspectors on this line of work are in a position to insist rigidly on compliance with contracts. Before this "Review" reaches its readers, the laying of pipe for the auxiliary salt-water fire protection system will have begun, and it will be necessary to put on another inspector for that work. More money is needed to carry out this undertaking, which is one of the most necessary and valuable services ever rendered the city and one that will not be performed if the Association does not perform it. The taxpaying interests of San Francisco owe it to themselves to see that the money is forthcoming.

Wide Field Covered.

The wide range of the Bureau's inspection and the diversity of items in which costly defects can occur is apparent in every one of the Bureau's reports to the Directors of the Association. Here are some of the matters reported on—a very small part of the work actually supervised.

Garfield Primary School: Telephones furnished not in accordance with specifications. Reported to City Architect's office and contractor notified.

Sheridan Primary: Much of cement plaster finish on sills and balustrades loose and will have to come off. About 25 per cent of roof tile found defective, cracked and warped. Window mullions blocked up solid and base resting on cement sill, but top of blocking does not fit under window truss, so is ineffective.

Lakeview Primary: Roof tile of a very inferior quality, being laminated and not of a good sound clay. Many are puttied on one side. Cement used for outside plaster not tested.

Sewers: Yerba Buena, Sec. D.: While pouring invert, Bureau Inspector protested the large amount of fine stuff in mix. Temporarily remedied. City Inspector took up the matter with the office of the City Engineer. City Inspector's attention called to the fact that top course of brick on each side of invert for a distance of twenty-five feet or more had been knocked loose. To be taken out and reset.

North Beach: Dirt instead of gravel used to broom in between paving blocks being relaid over ten-inch culvert connection.

North Point Main: Brick invert lining not properly bedded on account of mortar being too thick. Corrected.

These are merely samples of the Bureau's work, which call for the constant services of experts in all lines of construction. Only by such inspection can the taxpayers be properly protected.

Recent tests of San Francisco's fire boats have given most gratifying results. At 150 pounds pressure they pumped 10,000 gallons per minute, whereas they were only required by contract to pump 9,000. At 130 pounds they pumped 11,000 gallons. At 300 pounds pressure they pumped 5,000 gallons, whereas the requirement for this pressure was only 4,500. Members of the National Board of Fire Underwriters say that these are the only boats they have tested in the United States that make such a showing.

ASSOCIATION ASKS FOR FIRST SALT WATER PIPES IN RETAIL SHOPPING DISTRICT

Auxiliary Fire Protection Will Be Given to the More Expensive Risks at an Early Date, and Another Year Will See It Extended All Over the City

In pursuance of a suggestion made by directors of the Merchants' Association, the first main for the auxiliary salt-water fire protection system will be laid in Powell Street, with a connection to the bay, whence water can be forced into it for the protection of the retail district. The laying of these pipes will probably have begun by the time this "Review" has reached its readers. Assistant City Engineer Connick is of the opinion that the entire fire protection system will be completed within a year.

According to the latest report of the City Engineer's office, the work on the fire protection system is now in the following stage:

Sixty-nine fire cisterns have been completed. These are located at

- Mission and West Mission
- Battery and Bush
- Market and Van Ness
- Plymouth Avenue and Sadowa
- Berkshire and Diamond
- Forty-seventh Avenue and J
- Ninth Avenue and J
- Fifth Avenue and I
- Webster and Waller
- Broderick and Post
- Buena Vista and South Broderick
- Diamond and Nineteenth
- Lyon and Golden Gate Avenue
- Beale and Howard
- First and Howard
- Fourth and Harrison
- Fifth and Harrison
- Fourth and Bryant
- Fifth and Bryant
- Fifth and Bluxome
- Fifth and Folsom
- Sixth and Howard
- Sixth and Harrison
- Seventh and Mission
- Seventh and Howard
- Sixth and Folsom
- Eighth and Brannan
- Duboce Avenue and Sanchez
- Masonic Avenue and Frederick
- Shrader and Frederick
- Belmont Avenue and Willard
- Elizabeth and Douglas
- Fourteenth and Castro
- Mariposa and Missouri
- Twenty-second and York
- Twenty-third and Kansas
- Twenty-sixth and San Bruno Avenue
- Army and Holladay Avenue
- Twenty-sixth and Bryant
- Twenty-second and Pennsylvania Avenue
- Thirteenth and Folsom
- Fifteenth and Capp
- Eighteenth and Capp
- Nineteenth and York
- Twentieth and Kansas
- Eighteenth and Harrison
- Fulton and Laguna
- Sutter and Octavia
- Van Ness and Golden Gate avenues
- Van Ness Avenue and Washington
- Hill and Noe
- Twenty-fourth and Noe
- Twenty-ninth and Noe
- Twenty-third and Church
- Twenty-first and Eureka
- Precita Avenue and Alabama
- Twenty-fifth and Connecticut
- Fifteenth and Kansas
- Eighth and Townsend
- Clay and Laurel
- Commonwealth Avenue and California
- First Avenue and Clement
- Fifth and Point Lobos avenues
- Pacific Avenue and Baker
- Laguna and Union

California and Buchanan
Webster and Vallejo
Webster and Greenwich
Scott and Broadway

Ten more have been finished and are now being tested to discover if there are any leaks. These are situated at the following points:

- Parker Avenue and Fulton
- Shrader and Page
- Glenn Avenue and Surrey
- Vienna and Persia Avenue
- Twenty-eighth and Diamond
- Cole and Alma Avenue
- Masonic Avenue and Oak
- Baker and Greenwich
- Broderick and Green
- Steiner and Union

Six more cisterns are approaching completion, at the following points:

- Devisadero and Fell
- Broderick and Fulton
- Devisadero and Washington
- Lyon and Bush
- Devisadero and Eddy
- Baker and Sacramento

The fire boats are completed. They can force water, at need, from the water front to Twin Peaks, and are among the best in the country.

Seven thousand linear feet of three-inch hose for the use of these boats has been purchased.

The contract for furnishing multi-stage turbine pumps and steam turbines is completed.

A standard gauge steam locomotive crane has been procured.

A fence has been built around the pipe yard.

Twelve hundred fire hydrants have been delivered.

A fire boat station has been built at the end of Harrison Street pier.

The excavation of the main basins of Twin Peaks reservoir is 44 per cent completed and the excavation of the tunnel between the forebays is 78 per cent completed. This contract was awarded on December 8, 1909, and the time allowed is 330 days.

The work of making final plans for the telephone system, auxiliary fire alarm and police system is 94 per cent completed and the specifications are 63 per cent completed.

The locations of the fresh water pumping stations, with their system of bored wells, have been determined and plans and specifications for the stations are 50 per cent completed.

These contracts have been prepared:

Contract No. 23.—For furnishing and delivering 155 tons of cast-steel specials. Bids were received by the Board of Public Works on July 28, 1909, and all bids rejected as too high on August 10, 1909.

Contract No. 32.—Section A. For excavating the site and constructing concrete foundations and gate house for a 500,000-gallon steel tank.

Section B. For furnishing, erecting, testing and painting a 500,000-gallon steel tank.

Section C. For furnishing and installing valves, pipes, fittings and appurtenances for a 500,000-gallon steel tank.

Contract No. 43.—For the construction of a re-

inforced concrete tank adjacent to the southwest corner of Lombard Street and Greenwich Alley.

Contract No. 47.—For hauling and laying cast-iron high pressure mains and appurtenances from the Twin Peaks reservoirs to Scott Street and to Castro Street. Plans and specifications completed. Cost estimated at \$47,000, bids for which will be received by the Board of Public Works on July 29, 1910.

Contract No. 48.—For hauling and laying cast-iron high pressure mains, conduits and appurtenances in the district bounded by the northwest line of Market Street, the westerly line of Castro Street, the southeasterly line of Twenty-ninth Street, the southerly line of Mission Street, the easterly line of Twenty-sixth Street, the easterly line of Harrison Street and the northeasterly line of Eleventh Street. Plans and specifications completed. Cost estimated at \$87,000, which amount the Board of Supervisors have been asked to set aside.

Contract No. 54.—For furnishing and delivering blow-off valves. Plans and specifications prepared. Cost estimated at \$3,500, bids for which will be received by the Board of Public Works on July 29, 1910.

Contract No. 45.—For bolts, tie rods, nuts and washers. Plans, specifications and estimate of cost completed. Bids will be received on July 29th by the Board of Public Works.

These contracts are being prepared:

Contract No. 31.—For the construction of two battery wagons for high-pressure work. Plans complete and specifications 80 per cent completed.

Contract No. 33.—For the construction of Jones and Clay streets distributing reservoir. Plans are completed and 82 per cent traced.

Contract No. 34.—For the construction of the Van Ness Avenue pumping station. Preliminary design for the mechanical equipment is completed. The final plans of the station building are 45 per cent completed.

Contract No. 50.—For laying cast-iron mains, conduits and appurtenances in the district bounded by Powell Street, Market Street, Van Ness Avenue and the bay. Working plans completed and traced. Specifications 95 per cent completed. Estimate of cost 80 per cent completed.

Contract No. 46.—For laying cast-iron mains, conduits and appurtenances in the district bounded by Van Ness Avenue, Market Street, Devisadero Street and Pacific Avenue. Plans completed. Specifications 80 per cent completed. Estimate of cost 50 per cent completed.

Contract No. 49.—For laying cast-iron mains, conduits and appurtenances in the district bounded by Eleventh Street, Fourteenth Street, Channel Street, Seventh Street and Market Street. Working plans completed and 90 per cent traced. Specifications 30 per cent completed.

Contract No. 50.—For laying cast-iron mains, conduits and appurtenances in the district bounded by Market Street, Fourth Street and the Bay of San Francisco. Working plans completed and 85 per cent traced. Specifications 25 per cent traced.

Contract No. 52.—For lead for pipe joints. Specifications 50 per cent completed.

Contract No. 54.—For creosoted wooden duct. Specifications 50 per cent completed.

Contract No. 54.—For furnishing and delivering blow-off valves. Plans completed. Specifications completed.

Contract No. —.—For the pipes and fittings of the Twin Peaks reservoir. Sixty per cent completed.

Contract No. —.—For the valves, etc., for pumping station No. 1. Sixty-seven per cent completed.

The following contracts have been awarded:

Contract No. 17.—For furnishing and delivering cast-iron water-pipe. Awarded to the United States Cast Iron Pipe and Foundry Co. on March 24th for \$920,988.50. 42,094 pieces have arrived at the pipe yard and been unloaded.

Contract No. 24.—For furnishing and delivering 2,378 tons of cast-steel specials. Awarded to Chas. C. Moore & Company, Engineers, on September 3, 1908. 7,966 pieces have been shipped and 6,382 pieces received.

Contract No. 36.—For furnishing, testing and delivering valves:

Section A. With the Pittsburg Valve Foundry and Construction Co., for furnishing, testing and delivering 1,200 8-inch gate valves.

Section B. With the Pelton Water Wheel Co., for furnishing, testing and delivering 890 10-inch gate valves.

Section C. With the Pittsburg Valve Foundry and Construction Co., for furnishing, testing and delivering 310 12-inch gate valves.

Section D. Awarded to the Pittsburg Valve Foundry and Construction Co., for furnishing, testing and delivering 70 14-inch gate valves. All the valves ordered under this section of Contract No. 36 have been furnished and shipped.

Section E. With the Union Machine Co., for furnishing, testing and delivering 260 16-inch gate valves. Eight 16-inch gate valves without bypasses or head gear have been completed awaiting the decision of the City Engineer as to whether they shall be made horizontal or vertical.

Section F. With the Union Machine Company for furnishing, testing and delivering 60 18-inch gate valves.

Contract No. 39.—For furnishing and delivering 1,000 tons of cast-steel specials. Awarded to the Enterprise Foundry Co., April 20, 1910. One hundred and seventy-six castings have been poured and 197 castings weighing approximately 66,000 pounds have been delivered at the municipal pipe yard.

Contract No. 40.—For furnishing 600 manhole frames, covers and dust pans. Awarded to the Ajax Brass and Foundry Co., at \$54 per ton, on May 18, 1910. Thirty-six manhole frames, 36 covers and 14 dust pans have been cast.

Contract No. 41.—For furnishing and delivering 500 cast-iron manhole frames, covers and dust pans. Awarded to the Vulcan Iron Works at \$58.40 a ton on June 15, 1910.

Contract No. 44.—For hauling and laying cast-iron high pressure mains and appurtenances in the district bounded by the westerly line of Powell Street, the southeasterly line of Market Street, and the Bay of San Francisco. Awarded to the Keystone Construction Company on July 8, 1910.

Contract No. 27.—For the construction of pumping station No. 1 at Second and Townsend streets. Work on the steel frame and on the boilers is under way.

GARBAGE PROPERLY BURNED GIVES VALUABLE POWER
Milwaukee's New Incinerator Shows What Can Be Done By a Well-Designed Plant.

Of Milwaukee's new garbage incinerator the News of that city says:

Load after load of garbage, ashes and refuse, poured into its maw, fail to satisfy its devouring appetite. And out of that insatiable appetite is generated valuable power which is awaiting the decision of the council to turn a stream of yellow gold into the city treasury.

The plant was guaranteed to produce 800 horse-power of surplus energy every day. About 900 horse-power, an increase of 100 over the amount specified, will be available to light city streets, pump water or sewage, make ice or do some other work for the municipality. Each of the four furnaces was given five eight-hour tests. The plant was guaranteed to produce without the use of fuel 1.1 pounds of steam for every pound of mixed garbage and refuse. To the delight of city officials, the builders and the engineers, the incinerator has been producing 1.3 pounds of steam per pound of refuse during the tests. What that increase of one-fifth of a pound of steam per pound of refuse means to the taxpayers of Milwaukee is appreciated when 2,000, the number of pounds in a ton, is multiplied by 400, the probable maximum capacity of the plant expressed in tons.

The Charter Revision Convention has passed a resolution requesting the Board of Supervisors to submit to the voters the Merchants' Association amendment permitting payment for street work by ten-year bonds.

WHY SAN FRANCISCO NEEDS THE TUOLUMNE WATER SOURCES

General Survey of the Field Shows That They Are the Only Available Supply of Sufficient Magnitude for the City

One of the most valuable, because one of the briefest, statements of the water situation as it effects the bay cities, has been made in the following synopsis of an address delivered recently before the City Club of Berkeley by J. D. Galloway, C. E. The address covered in small compass the various sources of supply in the Coast Range and the Sierra, and proceeded on the assumption that the supply should be owned by the municipalities combined in a water district under existing state laws. It was the speaker's opinion that the four cities of San Francisco, Oakland, Alameda and Berkeley should combine, but before accepting as valid any of the various claims put forward for different supplies they should examine the source of the information and satisfy themselves that it is based on actual surveys and estimates. The synopsis, prepared by the City Club of Berkeley, follows:

Water Problem Is Not Easy.

San Francisco has at various times since 1870 employed engineers to make surveys and estimates and to examine sources of supply. The Bay Cities Water Co. has done the same. Aside from this, with the exception of the companies now serving the cities, the records show that no one of the various supplies has been surveyed. No common basis of calculation has been used and for these reasons no credit should be given statements that numbers of places exist where water can be obtained. The problem is a difficult one and water will always be high in cost.

The essential requirements of a water supply were given as follows:

- (a) The water must be pure.
- (b) It should come from high mountains where it can flow into the cities by gravity or develop electric power to do the necessary pumping.
- (c) The cities should own or control the entire system except that Federal control of watersheds is an equivalent.
- (d) The construction should be the best and safest.
- (e) There should be large reservoirs near the cities to provide water in case of accident such as earthquakes.
- (f) Storage must also be provided to carry over dry seasons.
- (g) The supply must develop 60,000,000 gallons a day at once and be capable of extension to 200,000,000 gallons a day or more.
- (h) The project must be within the financial ability of the cities to undertake.

Of the suggested supplies, the Eel River is three times as far away as Spring Valley, is not as large as that Company's works, is in the wrong situation as regards emergency reservoirs, and has an unsolved problem in the crossing of the Golden Gate or the Bay, and could not develop power for pumping.

Coast Range Sources.

Clear Lake water would have to be filtered and it has all the other disadvantages of the Eel River supply except that power can be developed. All the shore lands are owned by a power company and the Lake has been designated as a possible supply by the Reclamation Service.

Of the present supplies owned by Spring Valley and the Peoples Water Co., it was stated that they are not large enough, and, if farther developed, would only defer a short time the obtaining of a greater supply from another source. The local supply is without scheme, being obtained from wells in three places and several creeks. The Spring Valley Co. is defending a law suit against its right to take water from Alameda Creek gravel beds. The development of a supply by the Bay Cities Water Co. on Mt. Hamilton was stopped by lawsuits of a similar nature. No other supplies have been suggested in the Coast Range.

The Sacramento River or San Joaquin River

has been suggested. The latter stream has practically no water in summer, it being taken for irrigation. The Sacramento water would have to be filtered, and then pumped by purchased power, or by equally costly oil and steam power. No estimates have ever been made as to the cost, but it is folly to consider these streams with mountain water only forty miles beyond.

Of the Sierra Nevada sources, the Cosumnes, Calaveras and Bear Rivers are small rivers not rising in high mountains. The South Fork of the Feather, the Middle Fork of the Yuba, the North and Middle Fork of the American, the South and Licking Forks of the Mokelumne, the North and South Forks of the Stanislaus, and the Clavey and South Forks of the Tuolumne are small, and some have small power plants on them. The Merced runs through Yosemite Valley, and has never been suggested. The Middle Fork of the Stanislaus is large enough, but is controlled by the Sierra and San Francisco Power Co. The main fork of the Mokelumne and the South and North Forks of the Yuba are controlled by the California Gas and Electrical Corporation. The South Fork of the American is large enough with the Cosumnes, and this was the supply offered by the Bay Cities Water Co. for \$10,500,000 for rights and some work. The Rubicon and Silver Creek forks of the American are controlled by power companies. In all there are eighteen hydro-electric power plants on the rivers mentioned.

Tuolumne and Lake Eleanor.

Lake Tahoe is too far away and its waters are all taken by the Reclamation project at Fallon.

On the Tuolumne is the Hetch-Hetchy and Lake Eleanor supply. The watershed is over 500 square miles. The reservoirs are larger than any others found in the Sierra Nevada, with one exception, and they lie at the lower end of the watershed. There is an ample supply of water for all, as only the winter floods are to be taken. The reservoirs are high enough to develop all necessary power from the falling water. There is no power company to be bought out, and the contest with the irrigation districts has been settled.

The conclusions were that the east bay cities should join with San Francisco in maintaining their rights at Hetch-Hetchy before Secretary Ballinger and should also go ahead in forming a water district. The east bay cities have equal rights with San Francisco under the Garfield permit. Finally, the property of the Spring Valley Co. and the Peoples Water Co. should be purchased at their value as a plant in order to secure the reservoirs, to avoid duplicating the distributing system and to deal fairly with the private owners. If something is not done, the cities face a water famine as soon as a dry year comes.

AMERICAN BUSINESS MEN WILL BE WELCOMED IN BERLIN

The American Association of Commerce and Trade, founded seven years ago by American business men doing business in Germany for the promotion of trade between the United States and that country, announces that it is always ready to assist American business men travelling in Germany. Files of all the leading American papers are to be found in its reading rooms, at the service of visiting Americans. Its address is Equitable Building, Friedrichstrasse, 59 and 60.

San Francisco is to have one of the first, possibly the first, of the country's postal savings banks. This is on account of our supposed carelessness with loose change. The same argument ought to bring us the Panama-Pacific Exposition.

TUNNELS UNDER THE BAY RECOMMENDED FOR SYDNEY

Problem of Traffic Across Port Jackson Similar, on a Smaller Scale, to that of San Francisco Harbor

Of much interest to San Francisco is a report, summarized in "Engineering News," of a royal commission appointed to devise means of getting the traffic across Port Jackson, the harbor of Sydney, N. S. W. Conditions there very nearly parallel those on our own bay, except in regard to distances, which are greater here; and the following statement of the problem, in general terms, reads very much as though it were a description of some of San Francisco's own difficulties:

The city of Sydney is situated on the south side of the great land-locked harbor known as Port Jackson, and on the north side there is a large and rapidly developing suburban district. The population of this district is increasing at the rate of 6% per annum, and is estimated to reach 207,000 by 1927. The rapid transit traffic of the district, including street railways and suburban railways, increased 68% in the period from 1901 to 1907, and aggregated 14,457,000 passengers in 1907.

Australian Ferry Traffic.

All passenger communication between the city and the northern suburbs is effected by five lines of steam ferry boats, operated by the Sydney Ferries Co., the total annual traffic of which is estimated at 13,000,000 passengers. In addition there are two ferries for vehicular traffic, which carry together about 430,000 vehicles annually.

The largest of the ferry boats are double-deck steamers, carrying from 1250 to 1350 passengers, and having seating accommodation for about 1,000. The service is said to be good but the enormous growth of the traffic indicates the need

of some better system of communication. The ferry company considers it can deal with the increasing traffic by putting on larger boats and running a more frequent service. On the other hand this would increase congestion of traffic in the harbor and the difficulty (and danger) of navigation, especially in view of the steady increase in the shipping traffic of the port of Sydney. Occasional dense fogs are experienced in the harbor. Another difficulty is that the ferry lines converge at one point on the city side, diverging to different points on the suburban side.

Special tunnel designs were prepared at the request of the commission by Mr. H. H. Dare, Assoc. M. Inst. C. E., and Mr. W. Hutchinson, M. Inst. C. E. The former proposed a high-level tunnel consisting of tubes sunk in sections in a trench dredged in the bed of the harbor, on the system adopted for the Michigan Central Ry. tunnel (now practically completed) for crossing the Detroit River at Detroit. The latter proposed a deep tunnel driven by the shield system, and lined with cast iron, having the crown about 64 feet below low water. The bridge project is not regarded by the commission with favor. The naval and military authorities who gave evidence before the commission considered that a tunnel would preferable to a bridge.

Tunnels Promise the Best Service.

The Commission's report discusses the tunnel question in its relation to the accommodation of railway, street railway and highway traffic. The Commission arrives at the conclusion that subways or tunnels provide the best and most economical method of establishing communication. Their reasons may be summarized as follows: (1) Subways will not obstruct the harbor in any way, while any practicable bridge must have a

pier in the harbor; (2) The combined capital cost of the necessary subways for all classes of traffic would be considerably less than that of a suitable bridge; (3) Tunnels for railway, street railway and highway traffic could be undertaken and completed separately and independently, while with a bridge the whole structure must be completed before any of the respective services would be available; (4) Tunnels would be convenient and comfortable, and would enable railway and street railway passengers to reach the different parts of the city more easily than by bridge; (5) The railway and street railway systems could be connected more satisfactorily for through traffic by tunnels than by bridge; (6) Increased accommodation, when required, could be provided more economically by additional tunnels than by bridge.

What They Would Cost.

For a double-track railway tunnel two miles long, the commission's estimate of cost is \$3,765,000, including \$400,000 for a station. This is at the rate of \$320 per foot.

The estimated cost of a street railway tunnel 1½ miles long is \$2,700,000 or \$330 per foot.

The estimated cost of the proposed highway tunnel, 1⅓ miles long, is \$2,510,000, or \$360 per foot.

It is proposed that the tops of all these tunnels shall be forty feet below low water mark, the work being done on the Detroit River pattern, in the shape of tubes sunk in sections.

The transbay suburban traffic of San Francisco is far heavier than that of Sydney, comparing, for 1905, in the ratio of 25 to 13. The populations about the bay are larger. The fogs are worse, and the dangers to navigation greater. Mere length of bore is not much of an obstacle in tunnel construction, especially in the case of a sunken tube, which could be supported on piling foundations.

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Reliable Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

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Brace, H. M.	Price, Waterhouse & Co.
Barrow, Wade, Guthrie & Co.	310 Sansome
..... 310 Sansome	Rowe, C. V.
Dolge, Wm.	Room 247, 268 Market
Lester Herrick & Herrick	Ruckstell, John R. Claus Spreckels Bldg.
..... Merchants Exchange Bldg.	Walker & Cooper
Lomax, W. B.	255 California

ACCOUNTANTS AND AUDITORS.

Hertz, Louis	149 California
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ACETYLENE GAS GENERATORS.

Bullard, E. D.	Rooms 221-223, 268 Mkt.
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ADVERTISING.

Cooper, F. J.	18 Montgomery
Green, J. Chas. Co.	Stevenson and Clinton Park
.....	Johnston-Dienstag-Ayers
Scotford, F. E.	130 Kearny
Walker Advertising Agency	Humboldt Bank Bldg.
.....	Spreckels Bldg.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.	747 Sansome
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AMMUNITION.

The Peters Cartridge Co.	608 Howard
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ARCHITECTS.

Barth, Hermann	12 Geary
Burnham, D. H. & Co.	Merchants Ex
Colley, C. J.	Pacific Bldg.
Curlett, William	Phelan Bldg
Dutton, L. B.	Chronicle Bldg.
Holmes, Edward L.	338 Pine
Leonard, Jos. A.	903 Phelan Bldg.
McDougall Bros.	353 Russ Bldg
Meussdorffer, C. A.	Humboldt Bank Bldg

MERCHANTS' ASSOCIATION REVIEW, AUGUST, 1910

Meyer, Frederick H., Humboldt Bldg.
Meyers, Henry H.....1201 Kohl Bldg.
Mooser, Wm.....Union Trust Bldg.
Reid Bros.....Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co.....
.....311 Crocker Bldg.

ART GLASS.

California Art Glass B. & C. Works..
.....768 Mission

ART GOODS.

Gump, S. & G. Co.....246 Post
Sanborn, Vail & Co.....755 Mission
Schussler Bros.....1218 Sutter
Vickery, Atkins & Torrey....550 Sutter

ARTESIAN WELLS.

Lowe, J. W.....7 Spear

ARTESIAN WELL TOOLS.

American Tool Works.....109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W., Manville Co.....
.....127 New Montgomery

ATTORNEYS-AT-LAW.

Bancroft, Philip.....Monadnock Bldg.
Blakeman, T. Z.....420 Phelan Bldg.
Feigenbaum, Sanford.....Merch. Ex. Bldg.
Frank, Nathan H....Mer. Ex. Building
Heller, E. S.....Union Trust Bldg.
Houghton & Houghton.....Merchants Ex.
Hutchinson & Hutchinson....Call Bldg.
Kelllogg, Sheldon G.....Crocker Bldg.
Keyes, A. D.....Humboldt Bank Bldg.
Kierulff, T. C.....Foxcroft Bldg.
McNab, Gavin.....
.....1208 Metropolis Bank Bldg.
McCutcheon, Edw. J.....Merchants Ex.
Morrison, Cope & Brobeck.....
.....Crocker Bldg.
Naylor & Riggins....427 Sheldon Bldg.
Page, Chas.....1111 Merchants Ex. Bldg.
Peixotto, Edgar D.....Russ Bldg.
Putnam, Osgood.....519 California
Scheeline, S. C.....417 Montgomery
Son, Chas. A.....837 Mission
Smith, Sidney V.....Merchants Exchange
Thomas, Gerstle, Frick & Beedy....
.....310 Sansome
Wilson, Mountford S. Union Trust Bldg.
Wise, Otto Irving.....Humboldt Bk. Bldg.
Wolf, E. Myron.....Crocker Bldg.
Wright, Allen G.....1018 Mills Bldg.
Wright, Geo. T.....1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co.....478 Valencia

AUTOMOBILES.

Canning & Winton Auto Co.....
.....453 Golden Gate
Leavitt, J. W., Co.....300 Golden Gate
Pacific Motor Car Co.....380 Golden Gate
Pioneer Automobile Co.....724 Golden Gate
Smith, A. J.....342 Van Ness Ave.
Winton Motor Carriage Co.....
.....300 Van Ness Ave.

AUTO-LIVERY AND TAXICABS.

Alco Taxicab Co.....360 Golden Gate

AUTOMOBILE SUPPLIES.

Chanslor & Lyon Motor Supply Co...
.....501 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemis Bros, Bag Co., Sansome & Vallejo
Lazansky, B., Bag Co.....402 Battery
Schmidt, Johann.....119 Drumm

BAKERIES.

California Baking Co., Eddy & Fillmore
Young & Swain Baking Co. 1433 Devisa.

BANKS AND BANKERS.

American National Bank.....
.....430 California
Anglo and London - Paris National
Bank.....Sansome and Sutter
Anglo-California Trust Co.....
.....16th & Mission
Bank of California National Ass'n...
.....422 California
Bank of Italy.....552 Montgomery
Batchelder, Geo. A.....
.....First Nat'l Bank Bldg.
Canadian Bank of Commerce.....
California & Sansome
Central Trust Co., Sansome & Market
Crocker Nat. Bk. of S. F.Post & Mkt.
Donohoe-Kelly Banking Co.....100 Mtg.
French-American Bank of Savings..
.....108 Sutter
German S. & L. Society.....526 California
Hibernia S. & L. Soc.McAllstr & Jones
Humboldt Savings Bank....785 Market
International Bank'g Co....Mills Bldg.
Italian-American Bk....Montg. & Sacto.
Marine Trust and Savings Bank....
.....100 Market

Mechanics Savings Bank.....
.....Mason and Market
Mercantile National Bank.....464 Cal.
Meyer, Daniel.....216 Pine
Mission Bank, The.....16th & Julian Ave.
Mission Savings Bank, Valencia & 16th
Mutual Savings Bk. of S. F....708 Mkt.
Russo-Chinese Bank....417 Montgomery
Rollins, E. H. & Son.....
.....First Nat'l Bank Bldg.
Savings and Loan Society....101 Montg.
Savings Union Bank of S. F....
.....Montgomery and California

San Francisco National Bank.....
.....450 California
Seaboard National Bank....101 Market

Security Savings Bank....316 Montgomery
Swiss-American Bank.....12 Sansome
Wells-Fargo-Nevada National Bank, of San Francisco, Union Trust Bldg.
Western National Bank of San Francisco.....Powell & Market
Yokohama Specie Bank....415 Sansome

BARBERS' SUPPLIES.

Deckelmann Bros.....162 Turk

BEER BOTTLERS.

Blue and Gold Bottling Co....2745 16th
Fredericksburg Bot. Co.....18th & Ala.
Rapp, John & Son, Eighth & Townsend

BELTING—COTTON

Scandinavian Belting Co., The.....
.....11 Fremont

BELTING—LEATHER.

Cook, H. N., Belting Co....317 Howard
Degen Belting Co., L. P....260 Mission
Heins, Alex., Belting Co....2413 Harrison
Pacific Mill & Mine Supply Co.....
.....508 Mission

BOILER WORKS.

Eureka Boiler Works....57-59 Mission
Keystone Boiler Wks...Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works.....133 Howard

BOOK BINDERS.

Hicks-Judd Co., The.....53 First
Malloye, F. Co.....251 Bush
Phillips, Wm. R., Co.....714 Sansome

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch....565 Mkt.
Elder, Paul.....239 Grant Ave.
San Francisco News Co....747 Howard
Whitaker & Ray Co.....770 Mission

BOOTS AND SHOES.

Cahn, Nickelsburg & Co....557 Mission
Heim, F. L.....156 Powell
Koenig Shoe Co., The.....Kearny & Post
Mauzy & Reid Shoe Co.....587 Mission
Nolan-Earl Shoe Co.....727 Mission
Philadelphia Shoe Co.....825 Market
Rosenbaum Bros.....343 Kearny
Rosenthal's Inc.....151 Post
Royal Shoe Co....738 Market
Sommer & Kaufman....119 Grant Ave.
United Workingmen's Boot & Shoe
Co.....156 Second
Williams-Marvin Co....Battery & Bush
Wolf, H., & Bro.....1609 Fillmore
Young, Geo. H., Inc.....207 Second

BOX FACTORIES.

California Pine Box and Lumber Co.
.....1244 Flood Bldg.
Korbel Box Factory....2014 Bryant
Pacific Box Factory.....Clay & Front

BREWERIES.

Albion Ale & Porter Brewery.....
.....494 O'Farrell
Hibernia Brewery.....1241 Howard
Lochbaum & Co., A. H.....125 King
Union Brewing & Malting Co.....
.....Eighteenth & Florida

BREWERS' AGENTS.

Olympia Beer Co.....1423 Sansome

BREWERS' AND BOTTLERS' SUPPLIES.

Bauer Schweitzer Co....660 Sacramento

BROKERS—CUSTOM HOUSE.

Bunker, C. D., & Co.....544 Sansome
Hohweiser, C., & Co.....511 Wash.
Mayhew, F. E., & Co....Battery & Wash.
Mattoon & Co.....516 Battery
Swayne, Hoyt & Co.....412 Battery

BROKERS—DRUG.

Serwe & Prien Co...Fremont & Mission

BROKERS—MERCANDISE AND GENERAL.

Booth, F. E.....91 Drumm
DuVal, W. M., & Co.....112 Market
Maillard & Schmeidell....207 Front
Page Bros.....414 Montgomery

BROKERS—STOCK, BOND, GRAIN AND OIL.

Barth, J., & Co.....480 California
Doughleday, D. G.....37 Montgomery
Girvin & Eyre.....Merchants Ex. Bldg.
Politzer, Alex.....519 California
Pollitz, Edw., & Co.....419 California
Toplitz, Jos. B.....339 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association....
Market, Golden Gate & Taylor
Pacific States Savings & Loan Company.....569 California

BUILDING CONSTRUCTION.

Hicks Co., Lewis A.
.....Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUPPLIES.

Holden-Deuprey Co....126 W. Mission
Levy, Oscar S.....15 Second
Lilley & Thurston Co., The....82 Second
Waterhouse & Price Co.....59 Third

BUTCHERS.

Baccus, R. T.....Haight & Shrader
Bayle-Lacoste & Co., California Market
Clayburgh & George.....333 Kearny

Herman, Benj., & Son, Bush & Franklin
Lesser Bros, Co.....877 Market
Levy, Schweitzer & Co.....136 Fifth
Meyers, J., & Co.....California Market
Miller & Lux.....
.....Merchants Exchange Bldg.
Patek, F., & Co.....916 Larkin
Roberts, W. F.....2849 California

BUTCHERS' SUPPLIES.

Pac. Butchers' Sup. Co....211-215 Fourth

CAN MANUFACTURERS.

American Can Co....10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneries Co....18th & Minnesota
Cal. Fruit Canners' Assn....120 Market
Golden State Asparagus Co....16 Calif.
Hunt Bros, Co.....112 Market
Spanish-American Food Co....180 Erie

CAPITALISTS.

Bishop, Chas. R.....Clunie Bldg.
Borel, Ant., & Co.....440 Montgomery
Brittan, N. J.....Union League Club
Dean, W. E.....818 Kohl Bldg.
Delger, Edward F.....
.....Delger Bldg, 6th and Market
Fontana, Mark J.....120 Market
Hopkins, E. W.....354 Pine
MacKay, Clarence H....New York City
Martin, Walter S.....702 Call Bldg.
Moore, A. A., Jr.....15 Second
Payot, Henry.....956 Ellis
Phelan, James D.....Phelan Bldg.
Pope, Geo. A.....1014 Kohl Bldg.
Smith, F. M.....Albany Block, Oakland
Spring Valley Water Co....375 Sutter
Thomas, H. W.....268 Market
Thompson, R. R., Estate Co.....
.....Merchants Exchange Bldg.
Whitney Estate Co.....117 Geary

CARBORUNDUM AND GRINDING MACHINERY.

Ward, Fred, & Son.....First & Howard

CARPENTERS AND BUILDERS.

Robinson & Gillespie.....1051 Sutter
Murray, S. C.....1225 Fell St.

CARPETS.

Hulse-Bradford Co....986 Mission
Walter, D. N. & E., Co.....
.....Stockton and O'Farrell

CARPET CLEANING WORKS.

Spaulding, J., & Co.....353 Tehama

CARRIAGE COMPANIES.

St. Francis Carriage Co., B'way & Polk

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B., & Co.....732 Brannan
Larkins & Co.....276 Guerrero
Schindler, H. B., & Co.....172 Spear
Studebaker Bros, Mfg. Co.....
.....Mission and Beale

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T.....
.....1003 Claus Spreckels Bldg.

Lamson Consolidated Store Service
Co.....1003 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F....
.....38 Clementina
National Cash Register Co....1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co., Con....
.....Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
Cemetery.....Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co....
.....725 Howard

CHAMPAGNE.

Greenway, E. M.....Kohl Bldg.

CHEMICALS—INDUSTRIAL.

Braun-Knecht-Heiman Co....576 Mission

CHEMISTS.

Curtis, J. M., & Son.....108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co....940 North Point

CHRONOMETRES AND NAUTICAL INSTRUMENTS.

Butler, Geo. E.....356 California
Weule, Louis, Co.....6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E., Inc.....
.....Golden Gate Ave. & Leavenworth

CHURCH GOODS.

O'Connor Co., Inc., The.....39 Taylor

CIGAR AND TOBACCO DEALERS

CONFECTORS.

Blum's Confectionery..... California and Polk
Demartini, L., Supply Co..... 128 Front
Gimbal Bros..... 325 Pacific
Haas, Geo., & Son..... 779 Market
Lechten Bros..... 1242 Devisadero
Maskey, Frank..... 32 Kearny
McBride-Rothschild Confection Co..... 442 Second
Orange Blossom, Inc..... 47 Kearny
Rhine, Henry, & Co..... 19th & Bryant
Townsend's, Inc..... 755 Market

CONTRACTORS.

Chadwick & Sykes..... 418 Crocker Bldg.
City Street Improvement Co.....
Merchants Exchange Bldg.
Clinton Fireproofing Co.....
..... 841 Monadnock Bldg.
Hausen, F. L..... 127 Montgomery
Penny, Isaac..... Phelan Bldg.
Ransome Concrete Co..... 624 Crocker Bldg.
San Francisco Bridge Co.....
Monadnock Bldg.
Thomson Bridge Co..... 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H..... 1055 Monadnock Bldg.
Fahy, Richard..... 518 Noe
Hjul, Jas. H..... 423 Merchants Exchange
Keatinge, Richard, & Sons..... 779 Market
Masow & Morrison..... 518 Monadnock Bldg.
Metropolis Construction Co.....
..... 24 California

COOPERS.

California Barrel Co.....
..... 22d and Illinois
Carl Cooperage Co..... 54 Boardman
Woerner, David (Est. of)..... 14th & Haar.
Herbert, Vogel & Mark Co..... 379 Seventh

COOPERAGE STOCK.

Richards, J. W..... 844 Monadnock Bldg.
CORDAGE MANUFACTURERS.

Tubbs Cordage Co..... Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co..... 728 Mission

COTTON GOODS.

California Cotton Mills Co..... Oakland
CRACKER MANUFACTURERS.

American Biscuit Co..... Bat. & Broadway
Standard Biscuit Co..... Pacific & Sansome

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co..... 46 Beale
Cowen-Heineberg Co..... 365 Market
Nathan-Dohrmann Co..... Stockton & Geary
Schloss Crockery Co..... 17-19 Beale

CRUSHED ROCK.

Gray Bros..... 2d and Mission
CURIO DEALERS.

Hettrich, A. L., Co..... 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co..... 101 Drumm

DENTAL SUPPLIES.

Edwards Co., The Jas. T..... 323 Geary

DENTISTS.

Flood, A. M., D. D. S..... 240 Stockton
Platt, Frank L., D. D. S.....
Geary & Powell
Westphal, Otto Francis, D. D. S.....
..... 275 Post

DEPARTMENT STORES.

Emporium, The..... Market, bet. 4th & 5th
Pacific Syndicate Co..... 891 Market
Prager's..... Market and Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co..... 245 Bush
Rucker-Fuller Desk Co..... 739 Mission

DISPLAY FIXTURES.

Feintuch Display Fixture Co.....
..... 134 Sansome

DOORS AND WINDOWS.

California Door Co..... 43 Main
DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co..... 97 Sacramento
Cartwright Draying Co.....
..... Main and Mission

Emmons, G. W..... 3 First
Farnsworth & Ruggles..... 109 Davis

McNab & Smith..... 38 Davis
Overland Freight & Trans. Co..... 35 2d

Rode, C. B., & Co..... 102 Pine
Strauss, K..... 130 Pine
Teele & Co..... 764 Clay

DRIED FRUITS.

Field, A. B., & Co..... 244 California
Garcia & Maggini Co.....
..... Drumm and Washington

Griffin & Skelley Co..... 16 California
Guggenheim & Co..... California & Davis

Otzen Packing Co..... 423 Drumm
Phoenix Packing Co..... 16 California
Rosenberg Bros. Co..... 153 California

DRUGGISTS.

Ayers, Edw. N..... Van Ness & Geary
Baer Drug Co..... 722 Market

Boericke & Runyon..... 140 Powell
Bowerman's Pharmacy..... 238 Stockton

Broemmel, J. G. B..... 2501 California
Calegaris, Arnold..... Kearny & Pacific

Coffin-Redington Co..... 35 Second
Fauda, C. O..... 303 Montgomery Ave.

Ferry Drug Co..... 20 Market
Green, Frank T..... 500 Devisadero

Lainer, Rd. Drug Co..... 1101 Fillmore
Langley & Michaels Co..... 34 First

Leipnitz Co, G..... Sutter & Laguna
Lengfeld's Pharmacy..... 272 Post

Owl Drug Co..... 611 Mission
Rockstroh, F. E..... 1044 Valencia

Rossi Drug Co..... 1900 Union
Schmidt, Val..... 1845 Polk

Wakelee & Co..... 58 Market
Waldron & Dietrich..... 576 Mission

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co..... 49 Sansome

Bernstein, S. L..... 154 Sutter

CONFECTIONERS.

City of Paris..... Stockton & Geary
Crowley, J. B..... Aronson Bldg.
Dundas, Wm. D..... 109 Walnut
Graf, J. L., & Co..... 28 Sansome
Hale Bros., Inc..... 979 Market
Jacobs, F. P., & Bro..... 114 Sansome
Kohlberg, M. S. & Co..... 126 Pine
Levy, Max..... 154 Sutter
Lippman Bros..... 22d and Mission
Livingston Bros..... Geary & Fillmore
Marcuse, M., & Co..... 37-39 Battery
Moore-Watson Dry Goods Co.....
..... Bush & Sansome

Murphy, Grant & Co..... Sansome & Bush
Newman & Levinson.....
..... Stockton & O'Farrell

O'Connor, Moffatt & Co..... 121 Post
Samuels, D., Lace House Co.....
..... O'Farrell & Stockton

Schmidt, Ben, J. & Co..... 35 Sansome
Simons, L. S..... 38 Sansome
Strauss, Levi, & Co..... Pine & Battery
Thursbacher, B. E..... 2005 Folsom
Weill, Raphael, & Co. Sutter & Grant Av.
Weinstock, Lubin & Co..... Post & Filmr

DYEING AND CLEANING.

Thomas, The F., Parisian Dyeing &
Cleaning Works..... 27 Tenth
Hickman, Henry..... 3330 California

EDUCATIONAL INSTITUTIONS.

Heald's Business Co..... McAllister & Polk

San Francisco Business College.....
..... 908 Market

ELECTRICAL SUPPLIES AND CON-
STRUCTION COMPANIES.

Brooks-Follis Electric Corp..... 46 Second
Electric Appliance Co..... 726 Mission
Electric Railway & Manfrs Supply
Co..... 84-86 Second

General Electric Co..... Union Trust Bldg.
Hetty Bros..... 326 Ellis

Pacific States Electric Co.....
..... 133 New Montgomery

San Francisco Electrical Co..... 20 First
Summerhayes, W. R..... 76 Folsom

Ind. Electric Const. Co..... 381 Fulton

Weidenthal-Gosliner Electrical
Works..... 623 Mission

Westinghouse Electric Co.....
..... Second and Natoma

ELECTRO-PLATERS.

Denniston's S. F. Plating Works.....
..... 1349-51 Mission

Golden West Plating Works..... 355 First

Rudger-Merle Co..... Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co..... Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules, & Bro..... 16 Sansome

ENGINEERS, CIVIL.

Luey, W. A..... Board of Trade Bldg., Portland, Ore.

Morser, E. J..... 847 Monadnock Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick J..... 244 Kearny

Luther Wagoner..... 910 Pacific Bldg.

Stut, J. C. H..... 417 Montgomery

ENGINEERS, MECHANICAL.

Wellington, Geo. J..... Alaska Com. Bldg.

ESSENTIAL OILS.

Boldermann, A. C., & Co.....
..... Sacramento and Davis

Lueders, Geo., & Co..... Sierra Bldg.

EXPORTERS AND IMPORTERS.

American Import Co..... 16 First

Castle Bros..... 149 California

De Fremery, J., & Co..... 519 Mission

North American Mercantile Co.....
..... 318 Front

Maldonado & Co..... 49 California

Vignier, A., Inc..... 611 Battery

Wieland Bros., Inc..... 309 Davis

5, 10, AND 15c STORES.

Charlton, The E. P., & Co..... 786-88 Market

EXPRESS COMPANIES.

Wells, Fargo & Co..... Second and Mission

FERTILIZER.

Pacific Guano & Fertilizer Co., The.....

..... 310 Sansome

FIRE APPARATUS.

Chapman, R. S..... 400 Golden Gate Ave.

FIREWORKS.

Newton's California Fire Works Co.....
..... 249 Front

FIREPROOFING.

San Francisco Fireproofing Co.....
..... 809 Monadnock Bldg.

FLORISTS.

Sievers, John R..... 201 Powell

FLOUR MILLS.

Hutton, C. A., Flour Co., Inc.....
..... Merchants Exchange Bldg.

Sperry Flour Co..... 343 Sansome

FOOD CEREALS.

Pacific Cereal Ass'n..... Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co..... 307 Crocker Bldg.

FOUNDRIES.

Enterprise Foundry Co..... 2902 19th St.

FRUITS AND VEGETABLES.

Goetting, Charles L., & Sons.....
..... California Market

FURNITURE.

Bateman, Wm..... 1913 Bryant

Breuner, John, Co..... 281 Geary

Cordes Furniture Co..... 126 Post

Eastern Outfitting Co..... 1017 Market

Fredericks, J. C., Post and Stockton

Friedman, M., & Co..... 273 Post

Gullixson Bros..... 2086 Market

Indianapolis Furniture Co..... 833 Mission

Kreiss, L., & Sons..... Sutter & Stockton

Lachman Bros..... 2019 Mission

Lavenson-Schlueter Co..... 227 Post

Moore, Harry J., Furn. Co..... 40 O'Farrell

Plum, Chas. M., & Co.....

Macdonald & Miles.....340 California
McNear & Wayman.....
.....Sansome & Sacramento
Nason, Arthur G., & Co.....123 Leidesdorff
New Zealand Ins. Co.....340 California
Palache & Hewitt.....430 California
Potter, Edw. E.....578 Sacramento
Queen Ins. Co.....Pine & Sansome
Rosenthal, Louis.....315 California
Royal Ins. Co.....Pine & Sansome
Springfield Fire & Marine Ins. Co.....
.....Kohl Bldg.
Stovel, C. J.....136 Leidesdorff
Ward, C. H.....211 Sansome

INSURANCE—LIFE.

Kilgraf & Beaver....Post & Grant Ave.
Pacific Mutual Life Ins. Co.....
.....Post & Grant Ave.
West Coast Life Ins. Co.....348 Pine

INSURANCE—SURETY.

Pacific Surety Co..First Nat. Bank Bldg.

INVESTMENTS.

Jennings, Rufus P.....Merchants Ex.

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co.....
.....Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co.....Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works.....Main & Howard
Morton & Hedley.....215 Harrison
Risdon Iron Works.Hooker & Lent Bldg.
Vulcan Iron Works.....604 Mission

IRON AND STEEL MERCHANTS.

Berger & Carter Co.....504 Mission
Woods & Huddart.....356 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh G. T., & Co.....Powell & Post
Solomon, C., Jr.....314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros.....114 Sansome

JEWELERS—RETAIL.

Andrews, A.....50 Kearny
Baldwin Jewelry Co.....29 Kearny
Giacobbi, Louis A.....222 Kearny
Glindemann, W.....818 Market
Hammersmith & Co., Sutter & Grant Av.
Hirschman & Co.....220 Grant Ave.
Isaacs, Abe.....756 Market
Radke & Co.....218 Post
Shreve & Co.....Grant Ave. & Post
Sorensen, James A., & Co.....715 Market

JEWELERS—WHOLESALE.

Abrams, Henry M., Co.....717 Market
California Jewelry Co.....704 Market
Carrau & Green.....112 Kearny
Dinkelspiel, J. S.....150 Post
Dorrance-Battin Co....Chronicle Bldg.
Eisenberg, A., & Co....Post & Kearny
Greenzweig, Geo., & Co.....150 Post
Hall, A. I., & Son.....150 Post
Judas, Alphonse, Co.....704 Market
Lehrberger, J. S., & Co.....704 Market
Mayer & Weinshenk.....717 Market
Nordman Bros.....150 Post
Schussler, M., & Co.....704 Market

JEWELERS' SUPPLIES.

Muhs & Lochbaum Co.....114 Kearny
KNITTED GOODS.

Pfister, J. J., Knitting Co....739 Market
Gantner & Mattern Co.....80 Geary

LADIES' FURNISHING GOODS.

A. Crocker & Co.....21 Sansome
Davis, Schonwasser & Co.....
.....Grant Ave. & Sutter
Marks Bros.....Commercial Bldg.
Magnin, I., & Co....Grant Ave. & Geary
Newbauer Bros.....37 Battery
Schwartz & Goodman.....879 Market
Paragon, The.....Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G.....140 Geary
LAMPS.

Boesch Lamp Co.....1135 Mission
Bauer Lamp Reflector & Electric Sign
Co.....528 Gough

LAUNDRIES.

La Grande Laundry Co.....234 Twelfth
Metropolitan Laundry Co.....
.....1148 Harrison
National Laundry Co.....3844 Eighteenth
San Francisco Laundry.....1408 Turk
White Star Laundry.....385 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co....581 Mission
Western Laundry Machlnry Co.....
.....58 Fremont

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co....200 McAllister

LEAF TOBACCO DEALERS.

Goslinsky & Co.....747 Sansome
Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co.....431 Battery
Harpham & Jansen.....524 Washington
Kauffman, Davidson & Semmel.137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co.....9 Main
Holmes Lime Co.....704 Market

LITHOGRAPHIERS.

Britton & Rey.....560 Sacramento
California Lithograph Co., Inc.....
.....509 Sansome
Galloway Lithograph Co....513 Howard
Olsen, O. E., Lithograph Co....330 Jackson
Schmidt Lithograph Co....2d & Bryant
Union Lithograph Co.....741 Harrison

LIVERY STABLES.

Clemens, C. J.....316 Fulton
Kelly, Thomas, & Sons.....1629 Pine
Pease, E. R.....1009 Valencia

LUMBER DEALERS.

Acme Lumber Co....1014 Crocker Bldg.
Casper Lumber Co.....810 Kohl Bldg.
Collins, Geo. H.....502 California
Connolley, E. D.....2401 San Jose Ave.
Dodge, E. J., & Co.....16 California
Dolbeer & Carson Co....Merchants Ex.
Ford, Chas. D., Co.....Merchants Ex.
Grays Harbor Commercial Co.....
.....Foot of Third St.
Greenwald, Otto H.....
.....901 Alaska Commercial Bldg.
Hammond Lumber Co....Merchants Ex.
Hihn, F. A., Co.....Santa Cruz
Hobbs-Wall & Co.....Fife Bldg.
Hooper, C. A., & Co.....Balboa Bldg.
Hooper, F. P., & J. A.....110 Market
Howard, E. A., & Co.....20 Howard
Hume, G. W., & Co....713 Marvin Bldg.
Independent Lumber Co.....
.....Mutual Savings Bank Bldg.
Kruse, J. S....Twenty-third & Shotwell
Meyer, Adolph.....1510 Devisadero
Pacific Lumber Co.....216 Pine
Pope & Talbot.....Foot of Third St.
Port Blakely Mill Co....16 California
Schouten, J. W., & Co....738 Bryant
Seymour & Elliot.....142 Townsend
Simpson Lumber Co.....112 Market
Slade, S. E., Lumber Co.....112 Market
Soule, John F.....112 Market
Standish-Hickney Lumber Co.....
.....Crocker Bldg.
Tacoma Mill Co.....310 Sansome
Templeman, Henry.....42 Market
Truckee Lumber Co.....
.....First National Bank Bldg.
Union Lumber Co.....Crocker Bldg.
Van Arsdale-Harris Lumber Co.....
.....Fifth & Brannan
Wendling, G. X.....James Flood Bldg.
White, L. E., Co.....Balboa Bldg.

MACARONI MANUFACTURERS.

Splivalo, C. R., Co.....956 Bryant
Podesta, L. R.....512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co.....
.....523 Market
California Tool Works.....181 Beale
Compressed Air Machinery Co.....
.....Jessie & Eckert
Cyclops Iron Works.....223 Main
Evans, C. H., & Co.....183 Fremont
Garratt, W. T., Co....Fremont & Natoma
Henshaw-Bulkley Co.....19 Fremont
Hewitt Machinery Co.....59 Second
Marshall-Newell Supply Co....146 Steuart
Marwedel, C. W.....256 Ninth
Meese & Gottfried Co.....55 Main
Moore, Chas. C., & Co.....99 First
Pacific Tool & Supply Co....402 Mission
Pennington, G. W., & Sons....313 Folsom
Phoenix Tool & Valve Co....245 Market
Pierson, Roeding & Co....Monadnock B.
Rix Compressed Air & Drill Co.....
.....219 Spear
Union Iron Works Co.....320 Market
Western Tool & Supply Co.....
.....562 Howard
Young, A. L. Machinery Co....28 Fremont

MANIFOLDING BOOKS.

Johnston, L. A., Salesman Pacific
Manifolding Book Co.....
.....125 Hansford Block

MANTELS, GRATES AND TILES.

Mangrum & Otter.....561 Mission

MANUFACTURERS' AGENTS.

Alden, S. F., & Co....560 Crocker Bldg.
Coates, A. H.....576 Mission
Freer, Burr W.....717 Market
French & Linforth....Wells Fargo Bldg.
Hughson & Merten.....544 Van Ness
Luscombe & Isaacs.....32 Battery
Maydwell Co., The.....461 Market
McLeod Mercantile Co.....265 Bush
Morgan & Allen Co.....150 Post
Robinson Bros.....Third & Mission
Salch, Geo. C., Co.....743 Mission
Scoggen, F. M.....609 Mission
Simonds, S. E., Co.....114 Sansome
Western Importing Co.....
.....1039 Merchants Ex. Bldg.

MARBLE WORKS.

Musto, Jos., Sons-Keenan Co.....
.....535-565 North Point

MATTRESSES AND UPHOLSTERY.

Cleese, John P., Co.....18th & York
Crescent Feather Co....19th & Harrison
Hoey, John...Rhode Island & Alameda

MEN'S FURNISHING GOODS

Bullock & Jones....Post & Kearny
Cluett, Peabody & Co....820 Howard
Ellis, Milton & Co.....7 Stockton
Dorey & Cunningham.....11 Market
Greenebaum, Weil & Michels.....
.....740 Mission
Hansen & Elrick.....353 Montgomery
Neustadter Bros.....First & Mission
Rogerson, J. C.....1017 Valencia
Toggery, The.....335 Montgomery

MERCHANT TAILORS.

Bernstein, Sam.....180 Sutter
Edlin, J.....245 Kearny
Growall, W. L., Co.....704 Market
Jacobi, J. M., & Co.....Sutter & Montg.
Lyons, Chas.....719 Market
Martin Bros....Humboldt Bank Bldg.
Reid, J., & Son.....833 Market
Steil, Henry, Co.....642 Market
Ulrich, J. A.....45 Kearny
Valentine, R.....189 O'Farrell
Williams & Berg Co.....110 Sutter

METAL WORKS.

Finn, John, Metal Works....334 Second
Pacific Metal Works.....153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co....154 Sutter

MILK AND CREAM.

Columbia Dairy.....231 Franklin
Jersey Farm Co.....436 Eighth
Standard Milk Co.....3201 Sixteenth

MILLINERY.

Butler-Schultz Co.....731 Market
Hinz & Landt.....883 Market
Holm & Nathan.....86 Third
Muller & Raas Co.....833 Market
Spencer & Mitau.....930 Market
Wolf, J. W.....23 Grant Ave.

MINERAL WATERS.

Eggers, Chas., & Co.....118 Eureka
Shasta Water Co.....6th & Brannan
Union Seltzer Water Co.....385 Ninth
Witter Medical Springs Co., Room
411, Westbank Bldg., Market & Ellis

MINING COMPANIES.

Alaska Treadwell Min'g Co., Mills Bldg.
Bourn, W. B.....2550 Webster
Ralston, W. C.....201 Sansome

MINING MACHINERY.

Hendy, Joshua, Iron Works....75 Fremont

MOTORCYCLES.

Hopkins, C. C.....759 Gough

MULTIGRAPHING.

Multigraph Publicity Co.....
.....818 Monadnock Bldg.

NECKWEAR MANUFACTURERS.

Heineman, H. M.....1655 Bush
Samter, L., & Sons.....758 Mission

NECKWEAR—WHOLESALE.

California Neckwear Co....14 Sansome

NEWS DEALERS.

Foster & Orear.....Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W.....560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

E. Bloch Mercantile Co.....57 Battery

Son Bros., & Co.....837 Mission

NUT DEALERS.

Sunset Nut Shelling Co....427 Comm'l

OFFICE APPLIANCES.

Wright, F. F., & Co.....
.....345 Monadnock Bldg.

OFFICE FILING DEVICES AND SYSTEMS.

Library Bureau, Inc....509 Market

Yawman & Erbe Mfg. Co....712 Mission

OILS.

Porter, W. S.....2029 California

Standard Oil Co.....461 Market

Union Oil Co. of Calif....250 Mills Bldg.

OPTICIANS.

Berteling Optical Co.....186 Geary

California Optical Co.....181 Post

Chinn-Beretta Optical Co....120 Geary

Hirsch & Kaiser.....218 Post

Kahn, Geo. H.....34 Kearny

Kahn, Henry, & Co.....644 Market

OYSTER DEALERS.

Darbee & Immel.....245 O'Farrell

Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n.....
.....Wells Fargo Bldg.

PUBLISHERS.

Beers, J. H. 717 Market
 Commercial News Pub. Co. 527 Commercial
 Recorder Printing & Publishing Co. 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co. 179 First
 Jackson, Byron, Iron Works. 351 Market
 Price, G. W., Pump Co. 23 Stevenson
 Worthington, Henry R. 148 First

"RAILROADS"

Payson, A. H., Assistant to the Prest.
 Santa Fe Ry. Co. Monadnock Bldg.
 Western Pacific Ry. Co. Mills Bldg.

RAILWAY EQUIPMENT.

Eccles & Smith Co. 71 First
 Livermore, Norman B., Co. Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works.... 1131 Sutter
REAL ESTATE DEALERS.

Abrahamson Bros. & Co. 251 Montgomery
 Andrews, T. P. 404 Chronicle Bldg.

Armstrong-Quatman Co. 227 Montgomery
 Aronson Realty Co. 160 Sutter
 Babin, Landry C., Co. 423 Kearny
 Baldwin & Howell. 318 Kearny

Bancroft, Paul. Bancroft Bldg.
 Bew, Geo. E., & Co. 129 Sutter
 Boardman Bros. & Co. 508 California

Bonfield & Ryan. 157 Sutter
 Bovee, Toy & Co. 111 Montgomery
 Browne, R. S., & Co. 129 Sutter

Clark, Curran. Russ Bldg.
 Cowden, J. B. 339 Montgomery
 Crim, W. H., & Co. Monadnock Bldg.

Dibert & White. 656 Market
 Edwards, L. B. Mills Bldg.
 Edwards, Reed & Brady. 245 Montg'y

Ehrenpfert, Wm. 801 Fillmore

Getz, Sol., & Sons, Inc. 328 Chronicle Bldg.
 Giselman, Wm., Trustee. Russ Bldg.

Grady, John H. 151 Sutter
 Harrigan, Weidenmuller & Rosen-

stern, Inc. 345 Montgomery
 Healy & Gillespie. 714 Market

Hensley-Green Co. 467 Mills Bldg.

Heyman, Oscar, & Bro. 113 Montg'y

Hoag & Lansdale. Room 708, 356 Pine

Hooker & Lent. First & Market
 Kane & Co. 217 Montgomery

Kahn & Feder. 520 California

Keil Estate Co. 1209 Flood Bldg.

Langrebe, McNevin & Jones. 525 California

Levy, F. & A., Co. 241 Montgomery

Lichtenstein Bros. Co. 268 Market

Lincoln Realty Co. 925 Mills Bldg.

Lyon & Hoag. 636 Market

Mackenzie & Underhill. 1006 Merch. Ex.

Madison & Burke. 30 Montgomery

Magee, Thos., & Sons. 5 Montgomery

Mann, Clarence M. 282 Bush

Marston, Frank W., Col. Marston Bldg.

McElroy, R. D. 606 Phelan Bldg.

McGaw, John, & Co. 232 Montgomery

McGerry, W. B., & Co. 41 Montgomery

McMahon, O. L., & Co. 128 Sutter

Mooser & St. Germain. 155 Sutter

Oliver, P. B., & Co. 104 Montgomery

Parkside Realty Co. of S. F. 409 Crocker Bldg.

Polito, John L. 2104 Market

Pon, Albert J. 1012 Fillmore

Rich, A. J., & Co. 121 Sutter

Rossi, P., & Co. 251 Post

Rucker, Jos. H., & Co. 49 Post

Sachs, Sanford. 140 Geary

S. F. & Suburban Home Building

Society. 201 Euclid Ave.

Schroth Co., The. 251 Kearny

Schmitz, L. A. 3321 Twenty-first

Shainwald, Buckbee & Co. 27 Montg'y

Skaller, Geo. 630 Chronicle Bldg.

Skelton, E. W. 229 Montgomery

Strassburger, I., & Co. 484 California

Strong, Belden & Farr. 157 Sutter

Truman Investment Co. Humboldt Bank Bldg.

Umbsen, G. H., & Co. 20 Montgomery

Von Rhein Real Estate Co. 141 Sutter

Wayman, Guy T. Mills Bldg.

Weck, F. A., Realty Co. Berkeley

Weissbein Bros. 141 Sutter

Whittell, George, Jr. Whittell Bldg. 166 Geary

Williams & Surryhine. 114 Sutter

Wolf & Hollman. 34 Montgomery

RECREATION GROUNDS.

Herman, R. Harbor View Park

REFINERIES.

Selby Smelting & Lead Works. Merchants Exchange, 8th Floor

RESTAURANTS.

B. & D. Restaurant Co. 37 Powell
 Bair, U. G. 419 Montgomery
 Bergez, Franks Old Poodle Dog. 421 Bush

Beths Cafe. 9 Ellis
 Bruess Cafe. 8 Turk

Cafe Odeon. Eddy and Market

California Cafe. 45 Powell

Charlie's Fly Trap. 507 Market

Foerster-Lausten Co. 55 Stockton

Galindo, F. B. 139 Ellis

Golden Pheasant, The. 32 Geary

Grover's Restaurant. 121 California

Kilborn & Hayden. 34 Market

Larsen, C. G. 50 Eddy

Louis Fashion Restaurant. 524 Market

New Franks Restaurant. 447 Pine

Oyster Loaf Cafe & Grill (Inc.). 61 Eddy
 Petersen, Jacob. 7 Market
 Portola Cafe Co. 18 Powell
 Ravn & Karstensen. 131 Market
 Solaris Grill. 354 Geary
 St. Germain. 60 Ellis
 Tait-Zinkand Cafe. 1680 O'Farrell
 Waffle Kitchen Co., The. 723 Market

ROOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co. 379 Monadnock Bldg.

Paraffine Paint Co. 34 First

RUBBER GOODS.

Bowers Rubber Works. 62 Sacramento
 Goodyear Rubber Co. 587 Market
 Gorham Rubber Co. 50 Fremont
 New York Belting & Packing Co. 129 First

Pacific Coast Rubber Co. 416 Mission

Winslow, C. R., & Co. 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co. 1212 Market

Patrick & Co. 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co. Russ Bldg.

RUG MANUFACTURERS.

California Rug Co. 2147 Lombard

SADDLERY, WHOLESALE.

Johnson, F. S. Co. 570 Howard

SAFES.

Herring-Hall-Marvin Safe Co. Second & Jessie

Hermann Safe Co., The. 120 Folsom

Parcells Safe Co. 577 Market

SCALES.

Toledo Computing Scale Co. 326 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co. 575 Market

Weber, C. F., & Co. 365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co. 717 Market

Ginn & Co. 717 Market

SCREEN WORKS.

Quick, John W. 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co. Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co. 501 Balboa Bldg., 2d & Market

Morse, C. C., & Co. 48 Jackson

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons. 17 Spear

Steiger Terra Cotta & Pottery Works. 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co. 1156 Market

White Sewing Mach. Co. 1460 Market

SHEET IRON AND PIPES.

Western Pipe & Steel Co. Calif. 9 Fremont

SHEET METAL WORKS.

Cronan, W. 19-23 City Hall Ave.

Delano Bros. 70 Spear

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co. 138 Steuart

Havistide, Withers & Davis. 34 Steuart

Hendry, C. J., Co. 64 Clay

Josselyn, G. M., & Co. 25-33 Main

Sellers & Madison Co. 96 Market

Weeks-Howe-Emerson Co. 51 Market

SHIP STORES.

Whelan, Jas. J. 110 Main

SHIPWRIGHTS.

Bowes & Andrews. 14 Steuart

SHIPPING AND COMMISSION.

Alexander & Baldwin. 410 Alaska Commercial Bldg.

American Trading Co. 244 California

Balfour, Guthrie Co. 350 Sansome

Barneson, Hibberd Co. 149 California

Bates & Chesebrough. Mer. Ex. Bldg.

Gale Bros. 408 Davis

Grace, W. R., & Co. 612 California

Herrmann, Geo.

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

STILL WESTWARD.

Venice lost her commercial pre-eminence because her merchants failed to recognize soon enough that after the discovery of America the tide of trade turned westward—such, at least, was the theory of F. Marion Crawford, whose understanding of things Italian and especially of things Venetian, was profound. Another such great change in trade routes is impending. Less than 100,000,000 cubic yards of earth remain to be removed from the Panama Canal, and Col. Goethals estimates that the waterway will be ready for passage of ships by January 1, 1915. It will take China just about that long really to wake up. Shortly after that some people on the eastern seaboard of the United States will also begin to wake up—to the fact that the strategic location on the world's latest and greatest trade route is held by the San Franciscans. And the late-comers will be telling each other: "I could have bought land 'most anywhere along Market Street just after the fire for five or six thousand dollars a foot, and NOW look at it!"

GET ALL YOUR MAIL.

All members of the Merchants' Association should give special instructions that mail and other matter from this Association arriving at their places of business shall be placed upon the proprietor's desk. Otherwise they are likely to miss many valuable communications from this office. It is probable that for lack of this precaution several members failed to receive notice of the preparation of the Handbook of Manufacturers and hence did not send in the information requested of them and were omitted from the book.

There is no doubt that the Association's "Handbook of Manufacturers In and About San Francisco" is largely responsible for the recent agitation of the "home industry" cause. The publication has certainly stimulated the interest of citizens in home-manufactured goods and has fed to discussions of the subject in the improvement clubs and other useful semi-public organizations. The city has been made conscious as never before of its own resources, which is exactly what the Association aimed to accomplish, confident that if people knew more about what their city produced they would make good use of that knowledge.

TRINITY CHURCH AS A TENEMENT HOUSE OWNER.

In Almost All Essentials Its Thousands of Tenants Are Well Cared For.

What it entitles, "The Truth About Trinity's Tenements," is set forth by THE SURVEY in a recent number. It is the result of an investigation by Emily Wayland Dinnidie, former secretary of the New York State Tenement House Commission, and first deputy tenement house commissioner, covering 334 houses containing 810 apartments, these being all the houses owned by Trinity Church and under its control; although it owns many more standing on long leases which it can not control. According to the report,

The Trinity houses are comparatively free from overcrowding. . . . Many of the houses have very deep yards, but not a single rear tenement or rear dwelling house was found. . . . Twenty-two houses have no yards, but deep yard spaces as a rule are characteristic of the Trinity properties. . . . Of all the rooms 89 per cent are outside rooms opening directly to the outer air. . . . Of all the interior rooms, 32 per cent were found insufficiently ventilated. "Culture tube" air shafts, to light and ventilate living rooms, one of the most objectionable features of the ordinary tenements, are conspicuously absent. . . . Only three "third interior" rooms, such as exist in great numbers in the ordinary tenements of New York, were found. . . . The great majority of the halls were well lighted and ventilated. . . . Dark halls were wholly exceptional. . . . In twenty-two houses in all there were entire apartments in the basement stories. . . . Most of these were dry, well lighted and ventilated and not unhealthful. . . . Fifteen of the basement rooms were unsanitary. . . . The majority of the cellars were clean or fairly clean. . . . Obstructed house drains were not found in any of the buildings. . . . Actually filthy walls and ceilings were rare, but a very small number were found. . . . There were no foul "school sinks" nor evidence of the recent removal of any. . . . There were 639 water closets provided for the 334 houses. Eighty-six per cent were clean or fairly clean and fourteen per cent dirty or somewhat foul. The extremely foul conditions sometimes seen in the poorer houses in New York were not found in the Trinity properties. . . . No one feature of the houses is more commented on than the unchanging low rentals. . . . In general it may be said that sensationally bad conditions were not found in the tenements and smaller dwelling houses owned and controlled by Trinity Church. A very considerable majority were in good condition, a minority had defects, and a very few were in bad condition. It seems probable, however, that the residence houses on leased Trinity ground—numbering between two and three hundred—over which Trinity has no control, are, like many other tenements throughout the city, often in very bad condition.

San Francisco's Charities Endorsement plan continues to attract attention in other cities. The latest organization to make inquiry about it is the Business Men's League of St. Louis, which has been furnished by the Merchants' Association with full particulars of method and operation.

San Francisco's merits as a summer resort are becoming apparent to more people every year. While eastern cities are suffering from periodic heat waves, and even our own California valleys are notably warm, this city continues to be cool and comfortable day and night. Occasional fog does no harm, and the reliably cool weather makes San Francisco well worth visiting from almost any other part of the country in summer.

See that your name is properly inserted in the Association's membership list.

MANY AVAIL THEMSELVES OF ASSOCIATION'S PROTEST

Form Under Which Corporation Tax Could Be Paid Is Used By Hundreds.

Among the directly valuable services the Merchants' Association has lately rendered its members was the preparation of a form of protest against the payment of the Federal corporation tax for the year 1910, to insure the possibility of getting back the money in case the tax shall be declared unconstitutional. The protest was drafted by the attorneys for the Association, Messrs. Wright and Wright, and copies were printed for the use of all members, who were notified that the blanks were at their disposal if they would call for them. Hundreds availed themselves of the privilege. Non-members were supplied at a nominal charge to cover cost of printing.

HOW MUCH IT WILL COST TO HAUL THE CITY'S GARBAGE

Special Sanitation Tax Would Save the Householders a Large Amount Every Year.

The City Engineer's office has made careful estimates of the probable costs of collecting the city's garbage and hauling it to the incinerators when they are built. According to these calculations the cost of collection will be about \$4,500 per week, or \$234,000 per year, based on the amount of garbage produced in the city at present. The quantity will, of course, increase as the population grows.

The amount delivered at the crematory for the year 1908 averaged 434 tons a day and probably a third more was collected that never found its way to the incinerator, but for which the householders were charged just the same. The temptation to this sort of small but dangerous fraud will disappear under the new system.

There are from 150 to 180 garbage wagons now employed collecting the city's refuse, and if they earn \$6 a day (and some earn more), the householders of the city are now paying over \$300,000 a year for this service. If the special sanitation tax system for collections is adopted it is safe to say that when the new incinerators are built the householders will be saved from \$50,000 to \$100,000 a year.

In addition to this saving there will be some revenue to the city from the sale (or use) of klinker, light and power.

Taking the cost of collection as \$234,000 a year, the special tax, on a \$500,000 assessment, should be about five cents at the minimum and it should not be necessary to fix the maximum at more than ten. The city would not be expected to levy any larger tax than necessary, taking the previous year's figures as a basis.

San Francisco's bank clearings continue to exceed those of the four large Pacific Coast cities, Seattle, Tacoma, Portland and Los Angeles, combined. Here are the figures for the week ending July 21st:

San Francisco	\$45,610,000
Los Angeles	\$15,327,000
Seattle	10,896,000
Portland, Ore.	11,857,000
Tacoma	5,347,000
	43,427,000

San Francisco's EXCESS.....\$ 2,183,000

The clearings of New Orleans for the same week were \$17,678,000.

